SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

Filing at a Glance

Company: North American Company for Life and Health Insurance

Product Name: Form 2260 10-08	SERFF Tr Num: NALH-125885595	State: ArkansasLH
TOI: L09I Individual Life - Flexible Premium Adjustable Life	SERFF Status: Closed	State Tr Num: 41034
Sub-TOI: L09I.001 Single Life	Co Tr Num:	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Sherry M. Olson	Disposition Date: 12/17/2008
	Date Submitted: 12/09/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: Form 2260 10-08	Status of Filing in Domicile: Authorized
Project Number: Form 2260 10-08	Date Approved in Domicile: 11/04/2008
Requested Filing Mode: Review & Approval	Domicile Status Comments: North American's domicile state of Iowa approved Policy Form 2260 10-08 on 11/4/08 and the endorsements and application on 11/3/08.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 12/17/2008	
State Status Changed: 12/17/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

RE: North American Company for Life and Health Insurance

        NAIC# 431-66974 FEIN# 36-2428931

        Policy Form 2260 10-08 – Individual Flexible Premium Adjustable Life Insurance Policy with Indexed

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

Features

       Endorsement Form 4576 10-08 – Death Benefit Reset Endorsement

       Endorsement Form 4577 10-08 – Waiver of Expense Charge Endorsement

       Regular Issue Application for Life Insurance – Form 82-52 (8-08)

We are filing the referenced forms for your review and approval. These are new forms that are laser printed; we reserve the right to change fonts and layouts. We certify that the font size will never be less than the minimum 10-point required by your state.

These forms will be used in the executive deferred compensation market. They will be distributed by specialized agents who focus on this market.

Policy Form 2260 10-08 is an individual flexible premium adjustable life insurance policy with indexed features available for issues ages 18-85. Nonguaranteed interest is credited based on the policyowner's annual election between a Fixed Rate option with a guaranteed interest rate of 2% and up to 3 indexed options. The options are shown on the Index Selection Chart (Form 82-54 (10-08), included for informational purposes). Please see the attached actuarial memorandum for additional details.

Policy Form 2260 10-08 will replace Policy Form 2260 8-05, which was approved by your department on 2/8/2006. In addition to minor language and capitalization changes throughout the form, the primary differences are:

•The new form is based on 2001 CSO mortality tables; the replaced version was based on 1980 CSO mortality.

•The new form has a Monthly Guarantee Premium provision; the replaced version did not.

•The new form allows the owner to allocate policy value for interest crediting among up to four options; the previous form only allowed one option.

•The new form allows the policyowner to specify the initial index date; the previous version fixed the date at 30 days after the issue date.

The following information addresses the Department's external-indexed contract guidelines:

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

POLICY PROVISIONS

•The Index Selection Chart Form 82-54 (10-08) identifies the external index(ices) to be used. he definition of Index states the indices may only be changed with the approval of the Commissioner.

•The policy cover page contains a prominent statement that it is an external-indexed contract.

•The Policy Value Selection definition describes how funds may be allocated among the index selections.

•Transfers among Policy Value Selections are not allowed. Prior to each index period, the policyowner is provided with an Index Selection Chart that displays the available Index Selections for the upcoming index period and the policyowner may change the Policy Value Selections for the upcoming index period.

•Index crediting is described in the Components of Index Crediting section on page12 and Index Provisions section on page 13 . The minimum guaranteed interest rate applicable to values allocated to the Fixed Rate selection is 2.0%.

•The Annual Report provision states that an annual report will be provided to the policyowner. A sample annual report is enclosed.

DISCLOSURE AND ADVERTISING

The company will provide Indexed Universal Life Disclosure Form 82-53 (10-08), a copy of which is enclosed, to the applicant at the time of application to comply with the contract summary disclosure requirement. North American's certification regarding the contract summary disclosure is included with this filing.

The only advertising available at this time is the illustration, a copy of which is enclosed. Please note we only illustrate the Fixed Interest option and do not illustrate any index selections.

AGENT EDUCATION

North American's certification that the policy will only be solicited by properly licensed and trained agents included with this filing.

NONFORFEITURE

Our actuarial memorandum is enclosed.

RESERVES

Our actuarial memorandum addresses compliance with Actuarial Guideline XXXVI.

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

Endorsement Form 4576 10-08 is an optional endorsement available at the request of the policyowner at the time of application. It is only available at issue. There is no cost for the endorsement. This endorsement automatically changes the basic benefit amount of the policy to which it is attached to the reset date defined in the endorsement. The new basic benefit amount will be equal to a percentage of the policy value shown in the Table of Policy Values on page 2.1 of the policy. Currently this endorsement will only be available with Policy Form 2260 10-08, although it may be available with future approved policy forms.

Endorsement Form 4577 10-08 is an optional endorsement available at the request of the policyowner at the time of application. It is only available at issue. There is no cost for the endorsement. The endorsement waives the policy expense charge until the endorsement Expiry Date. Currently this endorsement will only be available with Policy Form 2260 10-08, although it may be available with future approved policy forms.

Regular Issue Application Form 82-52 (8-08) will be used to apply for the policy and these endorsements, as well as future approved North American forms. It replaces Application Form 82-36 (7-04), which was approved by your department on 9/24/2004. In addition to minor language changes, these are the primary differences between the two applications:
•The "Name" column was deleted from question 20 on page 2.
•Questions 1c and 1d regarding most recent physician consultations were added to page 3.
•Several items in question 2 on page 3 were revised to refer to "disease or disorder".
•The format of question 5 on page 3 regarding details to questions answered yes was changed to include columns for organizing the information.
•The Agent Certification on page 4 was revised to add a specific question regarding the insured's existing insurance.
•The Medical Information Bureau Notification was updated to reflect changes effective 1/1/2009.

Policy Form 2260 10-08 will be illustrated. The illustration actuary's certification is attached.

North American's domicile state of Iowa approved Policy Form 2260 10-08 on 11/4/08 and the endorsements and application on 11/3/08.

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
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Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

If you need any additional information to complete your review, please feel free to contact me at 800-283-5433, ext. 6223 or at solson@mnlife.com.

Sincerely,

Sherry Olson, AIRC

Senior Contract Analyst

Corporate Markets Center

North American Company for Life and Health Insurance

Company and Contact

Filing Contact Information

Sherry Olson, Senior Contract Analyst   solson@mnlife.com

2000 44th St. South, Suite 300   (701) 433-6223 [Phone]

Fargo, ND 58103   (701) 433-8223[FAX]

Filing Company Information

North American Company for Life and Health   CoCode: 66974   State of Domicile: Iowa

Insurance

Principal Office: 4601 Westown Parkway -   Group Code: 431   Company Type: Life and Annuity

Suite 300

West Des Moines, IA 50266   Group Name: State ID Number:

(800) 800-3656 ext. [Phone]   FEIN Number: 36-2428931

Filing Fees

Fee Required?	Yes
Fee Amount:	$200.00
Retaliatory?	No
Fee Explanation:	$50 per form x 4 forms

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
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TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

Per Company: No

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
North American Company for Life and Health Insurance	$200.00	12/09/2008	24416909

SERFF Tracking Number:	*NALH-125885595*	*State:*	*Arkansas*
Filing Company:	*North American Company for Life and Health Insurance*	*State Tracking Number:*	*41034*
Company Tracking Number:			
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.001 Single Life*
Product Name:	*Form 2260 10-08*		
Project Name/Number:	*Form 2260 10-08/Form 2260 10-08*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/17/2008	12/17/2008

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

Disposition

Disposition Date: 12/17/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
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TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Illustration Certification		Yes
Supporting Document	Sample Index Selection Chart		Yes
Supporting Document	Indexed UL Disclosure		Yes
Supporting Document	Sample Annual Report		Yes
Supporting Document	Non-guaranteed cost of insurance rates		Yes
Form	Flexible Premium Adjustable Life Insurance Policy with Indexed Features		Yes
Form	Regular Issue Appp		Yes
Form	Death Benefit Reset Endorsement		Yes
Form	Waiver of Expense Charge Endorsement		Yes

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form 2260 10-08	Policy/Contract/Fraternal Certificate	Flexible Premium Adjustable Life Insurance Policy with Indexed Features	Initial		53	Policy Form 2260 10-08 AR.pdf
	Form 82-52 (8-08)	Application/Enrollment Form	Regular Issue Appp	Initial		51	82-52 _8-08_.pdf
	Form 4576 10-08	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Death Benefit Reset Endorsement	Initial		53	NA DB Reset Endorsement Form 4576 10-08.pdf
	Form 4577 10-08	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Waiver of Expense Charge Endorsement	Initial		66	NA Waiver of Exp Charge Endorsement Form 4577 10-08.pdf

North American Company for Life and Health Insurance

A Stock Company

A Member of the Sammons Financial Group

Principal Office: 4601 Westown Parkway, Suite 300 • West Des Moines, IA 50266
Corporate Markets Center: 2000 44th Street South, Suite 300, Fargo, ND 58103

**FLEXIBLE PREMIUM
ADJUSTABLE LIFE INSURANCE POLICY
WITH INDEXED FEATURES**

NON-PARTICIPATING - NOT ELIGIBLE FOR DIVIDENDS

In this Policy, North American Company for Life and Health Insurance is referred to as "We", "Us", "Our", or the "Company". "You" and "Your" refer to the Owner.

We agree to pay to the Beneficiary the Death Benefit upon the Insured's death prior to the Maturity Date while this Policy is in effect. Payment will be made upon receipt at Our Corporate Markets Center of due proof of the Insured's death. If the Insured is living on the Maturity Date, the Surrender Value will be paid to You. This agreement is subject to the terms of this Policy.

CONSIDERATION - This Policy is issued in consideration of any application(s) and payment of the first Premium.

PLEASE READ THIS POLICY CAREFULLY

This Policy is a legal contract between the policyowner and North American Company for Life and Health Insurance.

Policy values and interest credited on this Policy may be affected by an external index. However, this Policy does not directly participate in any stock, bond, or equity investments. The values of the various indices do not reflect the payment of any dividends.

20 DAY RIGHT TO CANCEL

It is important to Us that You are satisfied with this Policy and that it meets Your insurance goals. Read it carefully. If You are not satisfied with it You may return it to Our Corporate Markets Center or to Your agent within 20 days after You receive it. Within 10 days after We receive the returned Policy, We will then void it as of the Effective Date as though it was never issued and We will refund all Premiums that have been paid.

Signed by North American Company for Life and Health Insurance at its Principal Office.

President   **Secretary**

Form 2260 10-08

INDEX

RIDERS, ENDORSEMENTS OR AMENDMENTS

Riders, endorsements, or amendments, if any, follow page 21

* * * * * * S P E C I F I C A T I O N S   P A G E * * * * * *

SCHEDULE OF BENEFITS

TYPE BASIC BENEFIT	AMOUNT	MATURITY DATE	FORM
FLEXIBLE PREMIUM ADJUSTABLE LIFE WITH INDEXED FEATURES	[$100,000]	[01-01-2094]*	[2260]

SCHEDULE OF PREMIUMS

AMOUNT	PERIOD
[$1,751.06]	[86 YEARS]

MONTHLY GUARANTEE PREMIUM: $12.34 PER MONTH

MONTHLY GUARANTEE PREMIUM EXPIRY DATE: JANUARY 1, 2013

*   IT IS POSSIBLE THAT COVERAGE WILL EXPIRE PRIOR TO THE MATURITY DATE SHOWN WHEN EITHER NO PREMIUMS ARE PAID FOLLOWING PAYMENT OF THE INITIAL PREMIUM OR SUBSEQUENT PREMIUMS ARE INSUFFICIENT TO CONTINUE COVERAGE TO SUCH DATE.

INSURED: ISSUE AGE AND SEX: RATE CLASS:
[JOHN DOE]   [35]   [MALE]   [PREFERRED]

EFFECTIVE DATE: [JANUARY 1, 2008]   POLICY NUMBER: [01232090]

ISSUE DATE: [JANUARY 1, 2008]   BASIC BENEFIT AMOUNT: [$100,000]

OWNER: [THE INSURED]   DEDUCTION DAY: [THE 1ST DAY OF EACH MONTH]

DEATH BENEFIT OPTION: [1 LEVEL DEATH BENEFIT]

INITIAL INDEX DATE: [FEBRUARY 1, 2008]

TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATES PER $1,000
2001 CSO MALE

POLICY DURATION	INSURANCE RATE	POLICY DURATION	INSURANCE RATE
1	0.10089	44	4.84012
2	0.10673	45	5.41330
3	0.11174	46	6.04178
4	0.12008	47	6.76172
5	0.12842	48	7.51460
6	0.13760	49	8.33044
7	0.14929	50	9.24138
8	0.16348	51	10.27544
9	0.17934	52	11.43495
10	0.19939	53	12.71507
11	0.22110	54	14.10525
12	0.24199	55	15.59358
13	0.26455	56	17.17057
14	0.27792	57	18.67330
15	0.29381	58	20.26544
16	0.31387	59	21.97376
17	0.33896	60	23.81218
18	0.37327	61	25.79274
19	0.41176	62	27.64147
20	0.45949	63	29.65378
21	0.51563	64	31.85097
22	0.57515	65	34.25958
23	0.63891	66	36.90863
24	0.69179	67	39.06362
25	0.75227	68	41.41764
26	0.82540	69	43.99544
27	0.91627	70	46.82418
28	1.02661	71	49.93704
29	1.14974	72	53.37325
30	1.27896	73	57.18462
31	1.41513	74	61.42909
32	1.55235	75	66.18205
33	1.68978	76	71.53882
34	1.83933	77	77.62686
35	1.99167	78	83.33333
36	2.17329	79	83.33333
37	2.37666	80	83.33333
38	2.64823	81	83.33333
39	2.93182	82	83.33333
40	3.23010	83	83.33333
41	3.56144	84	83.33333
42	3.92357	85	83.33333
43	4.34571	86	83.33333

MINIMUM BASIC BENEFIT AMOUNT: [$5,000]
PARTIAL SURRENDER FEE: [$25.00]

POLICY EXPENSES:
PREMIUM EXPENSE CHARGE: 10.00% OF PREMIUM
MONTHLY EXPENSE CHARGE PER $1,000 OF INITIAL BASIC BENEFIT AMOUNT: [2.40] PER MONTH FOR 1 YEAR

TABLE OF POLICY VALUE PERCENTAGES

INSURED ATTAINED AGE	%	INSURED ATTAINED AGE	%	INSURED ATTAINED AGE	%
35	[475.69]	57	[230.12]	79	[134.38]
36	[459.43]	58	[223.43]	80	[132.01]
37	[443.75]	59	[216.98]	81	[129.78]
38	[428.60]	60	[210.78]	82	[127.70]
39	[414.03]	61	[204.84]	83	[125.75]
40	[399.99]	62	[199.18]	84	[123.91]
41	[386.47]	63	[193.80]	85	[122.19]
42	[373.47]	64	[188.70]	86	[120.59]
43	[360.98]	65	[183.85]	87	[119.10]
44	[349.01]	66	[179.23]	88	[117.73]
45	[337.54]	67	[174.82]	89	[116.47]
46	[326.55]	68	[170.58]	90	[115.31]
47	[316.01]	69	[166.50]	91	[114.23]
48	[305.90]	70	[162.58]	92	[113.19]
49	[296.10]	71	[158.80]	93	[112.16]
50	[286.64]	72	[155.18]	94	[111.13]
51	[277.50]	73	[151.76]	95	[110.05]
52	[268.71]	74	[148.50]	96	[108.87]
53	[260.28]	75	[145.39]	97	[107.47]
54	[252.20]	76	[142.43]	98	[105.70]
55	[244.49]	77	[139.60]	99	[103.33]
56	[237.14]	78	[136.92]	100+	[100.00]

INQUIRIES REGARDING YOUR POLICY SHOULD BE DIRECTED TO YOUR AGENT, OR, IF HE OR SHE IS NOT AVAILABLE TO OUR CORPORATE MARKETS CENTER AT THE FOLLOWING ADDRESS:

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE
ATTN: POLICYOWNER SERVICE
CORPORATE MARKETS CENTER
2000 44TH STREET SOUTH, SUITE 300
FARGO, ND 58103
(800) 283-5433

Definitions

The following are key words used in this Policy. They are important in describing both Your rights and Ours. As You read Your Policy, refer back to these definitions.

Attained Age
The Insured's age on this Policy's Effective Date increased by the number of years the Policy has been in effect.

Beneficiary
The person(s), company, estate or trust You last named during the Insured's life to receive this Policy's Proceeds when the Insured dies.

Deduction Day
The date We deduct all costs of insurance and policy expense charges from the Policy Value. We show the Monthly Deduction Day on page 1. We show the policy expense charges on page 2.

Effective Date
The date when this Policy begins and from which Policy Anniversaries, years and months are set. We show the Effective Date on page 1 or any endorsement.

Fixed Rate Selection
We credit a fixed rate of interest on a monthly basis to any portion of the non-loaned Policy Value allocated to the Fixed Rate Selection.

Grace Period
If the Surrender Value is not enough to equal the Monthly Deduction on any Deduction Day, and the Monthly Guarantee Premium provision does not apply, the Grace Period begins. The Grace Period is the next 60 days.

Increase Amount
The amount of any increase in the basic benefit amount.

Increase Amount Effective Date
The date when coverage for an Increase Amount in the basic benefit amount begins. We will show the Effective Date of each Increase Amount on an endorsement to the Policy.

Index
A well known, published numerical value used to indicate the performance of a group of stocks and/or bonds. If an Index is discontinued, or if the calculation of an Index changes substantially, or if We are unable to use it, We will select an alternate Index and notify You. If required, We will submit any change in the Index to the proper regulatory authority for prior approval.

Index Anniversary
The Deduction Day twelve months from an Index Date.

Index Date
The date from which Index Anniversaries are set. You specify the initial Index Date by Written Notice to Us. Subsequent Index Dates occur at twelve-month intervals unless changed by You by Written Notice to Us, subject to Our approval.

Index Period
A twelve-month period beginning on an Index Date and ending on the next Index Anniversary. The first Index Period begins on the first Index Date.

Index Selection
The combination of the Index, Index Crediting Method, Index Participation Rate, Index Spread Rate, and Index Cap Rate that You select from the Index Selection Chart We provide prior to the beginning of each Index Period. The Index Participation Rate, Index Spread Rate, and Index Cap Rate are described in the Components of Index Crediting provision.

Index Value
The value of an Index at the close of a business day.

Insured	The person whose life is insured under this Policy as shown on page 1 or any endorsement.
Issue Age	The Insured's age at the birthday nearest the Effective Date.
Issue Date	The date We show on page 1 from which We measure Incontestability and Suicide provisions.
Maturity Date	The date coverage under this Policy terminates and the Policy's Surrender Value, if any, becomes payable to You in lieu of the Proceeds, provided this Policy is then in effect and the Insured is alive. The Maturity Date is shown on page 1 or any endorsement.
Monthly Deduction	The amount We subtract from the Policy Value for all costs of insurance and policy expense charges for the Policy and any attached riders.
Monthly Guarantee Premium	The Premium payment required to keep this Policy in effect to the Monthly Guarantee Premium Expiry Date shown on page 1, or any endorsement, assuming You do not make any Policy Loans or surrenders.
Monthly Guarantee Premium Expiry Date	The date at which payment of the Monthly Guarantee Premium is no longer sufficient to keep this Policy in effect.
Payee	The person to whom We make payment.
Policy Anniversary	The day and month every year that is the same as Your Effective Date.
Policy Duration	Each successive twelve-month period measured from the Effective Date.
Policy Value	The value of this Policy if it remains in effect. The Policy Value is not available in cash.
Policy Value Selection	Prior to the start of each Index Period, You make a Policy Value Selection by allocating the non-loaned Policy Value among the Fixed Rate Selection and up to three Index Selections. The Policy Value Selection is stated in percentages and must total 100%. If You do not make a Policy Value Selection by the start of a new Index Period, We will use Your most recent Policy Value Selection(s).
Premium	The amount paid to purchase or maintain the Policy and any riders.
Proceeds	The amount this Policy pays at death or surrender. These amounts are not the same.
Surrender Value	The Surrender Value is equal to the Policy Value, less any Policy Loans and loan interest You owe to Us.
Written Notice	A signed written form from You satisfactory to Us and received and filed by Us at Our Corporate Markets Center.

General Provisions

Consideration   This Policy is issued in consideration of the application and payment of the first Premium.

Entire Contract   This Policy, the application(s) and any supplemental applications that We endorse upon or attach to the Policy when We issue or deliver it are the entire contract. We attached a copy of any application when We issued this Policy, and We will attach any supplemental applications to or endorse them on this Policy when the supplemental coverage becomes effective. We consider all statements made in any application, except in the case of fraud, to be representations and not warranties. No statement will be used to void this Policy unless contained in the application or in an application for an Increase Amount in the basic benefit amount. No change or waiver of any part of this Policy will be valid unless one of Our officers states it in writing. No agent or other person can change or waive any part of this Policy.

For purposes of this provision, "Policy" includes any riders, endorsements or amendments.

Incontestability   We cannot contest this Policy as to statements contained in the application after it has been in effect, during the Insured's lifetime, for two years from its Issue Date. We cannot contest any Increase Amount as to statements made in the application for the Increase Amount after it has been in effect during the Insured's lifetime, for two years following the Increase Amount's Effective Date.

We cannot contest this Policy after it has been in effect, during the Insured's lifetime, for two years from its reinstatement date. We can only contest statements contained in the reinstatement application.

Suicide   If the Insured, whether sane or insane, dies by suicide within two years from the Issue Date, Our liability will be limited to the Premiums paid less any partial surrenders, Policy Loans and loan interest due to Us. A new two year period will apply for each Increase Amount. Our liability will be limited to the total Monthly Deduction for each Increase Amount.

Misstatement of   If the Insured's age or sex has been misstated, We will adjust the death benefit to equal
Age or Sex   the Policy Value minus any unpaid Policy Loans and loan interest, plus the amount of insurance coverage that the most recent monthly cost of insurance deduction would have purchased at the correct age and sex.

Assignment   You may assign this Policy, subject to any amount You owe to Us on this Policy. We will not be bound by any assignment until it is filed with Us. We will not be liable for the validity of any assignment.

Annual Report

We will send a report to You at Your last known address each year which shows the following amounts as of the end of the current report period:

1. The Policy Value at the beginning and at the end of the current report period;

2. The total amounts We credited and debited to the Policy Value since the last report period;

3. The current death benefit;

4. The Surrender Value; and,

5. Any unpaid Policy Loans and loan interest.

Termination

All coverage this Policy provides will end on the earliest of the following:

1. The Deduction Day on or following the date We receive Written Notice of surrender of this Policy for its full Surrender Value.

2. The Insured's death.

3. The end of the Grace Period.

4. The Maturity Date.

Any riders will also terminate unless the rider states otherwise.

Nonparticipation

This Policy is nonparticipating and does not share in Our earnings. You will not receive any dividends.

Right to Amend Policy and Disclaimer

The Internal Revenue Code sets forth certain requirements that policies such as this must meet to qualify for treatment as life insurance. We base the calculations and provisions of this Policy on these requirements. We have the right to amend this Policy so it remains qualified for treatment as a life insurance policy. You have the right to refuse any amendment.

Benefits

Death Benefit

We will pay this Policy's Proceeds to the Beneficiary when We receive due proof that the Insured died while this Policy was in effect, subject to any prior assignment. The Proceeds are:

- The death benefit described below;

- Plus additional death benefits provided on the Insured's life by any attached rider;

- Plus interest from the date of the Insured's death at a rate not less than 2.5% or such minimum rate as required by law;

- Minus any unpaid Policy Loans and loan interest; and,

- Minus any Monthly Deductions if the Insured dies during the Grace Period.

Death Benefit Options

There are two death benefit options as follows:

Death Benefit Option 1: This is a level death benefit. The death benefit will be the greater of 1 or 2 below:

1. The basic benefit amount on the date of the Insured's death; or,

2. The percentage of Policy Value shown in the Table of Policy Value Percentages on page 2.1.

Death Benefit Option 2: This is a return of Policy Value death benefit. The death benefit will be the greater of 1 or 2 below:

1. The basic benefit amount plus the Policy Value on the date of the Insured's death; or,

2. The percentage of Policy Value shown in the Table of Policy Value Percentages on page 2.1.

Death Benefit Changes

You may change the basic benefit amount as provided for in this section, by Written Notice to Us. We will send You an endorsement to this Policy, which will show the death benefit change and the Effective Date of the change.

You may change the basic benefit amount, as follows:

1. **Increase the basic benefit amount:** While the Insured is alive, You may increase the basic benefit amount. Each Increase Amount must be at least $25,000. Any increase will result in a larger Monthly Deduction and a larger policy expense charge. You must submit an application for the increase to Us and provide Us with satisfactory evidence that the Insured is insurable. Any increase We approve will take effect on the date shown on an endorsement to this Policy. The endorsement will also show the new Monthly Guarantee Premium, the Monthly Guarantee Premium Expiry Date and the additional policy expense charge.

2. **Decrease the basic benefit amount:** You may decrease the basic benefit amount, but the basic benefit amount may not be less than the minimum shown on page 2. We will reduce the most recent Increase Amount first and then other Increase Amounts in the reverse order in which they took place. We will not make a decrease that would disqualify this Policy as life insurance under the Internal Revenue Code. A decrease will result in a smaller Monthly Deduction. Any decrease will take effect on the Deduction Day on or following the date We receive Your Written Notice.

3. Change the Death Benefit Option: You may change the Death Benefit Option. If the change is from:

1. Death Benefit Option 2 to Death Benefit Option 1, the basic benefit amount will be increased by the Policy Value at that time.

2. Death Benefit Option 1 to Death Benefit Option 2, the basic benefit amount will be decreased by the Policy Value at that time.

Any change will take effect on the Deduction Day on or following the date We receive Your Written Notice.

Other Changes

One of Our officers must approve any Policy change that is not stated in this section. We will attach an approved change to this Policy as an endorsement. No agent can change any part of this Policy.

<center>**Premiums**</center>

Premium Payments

The first Premium is due on the Effective Date. After You have paid the first Premium, You can pay subsequent Premiums at any time. You may mail or deliver future Premium payments to Us or to a person authorized to accept Premium payments in exchange for a receipt signed by Our President, Secretary or Treasurer. You may increase, decrease, stop or restart Premium payments subject to the limits below. The actual amounts and timing of Premium payments will affect the Policy Values and amount and term of insurance. If You stop paying Premiums, coverage will continue subject to the Grace Period. As described in the Grace Period provision, We may require You to pay Premiums to keep the Policy in effect. We may require satisfactory evidence of the insurability of the Insured if payment of a Premium during the current Policy year would increase the difference between the death benefit and the Policy Value.

In order to preserve the favorable tax status of this Policy, We may:

1. Limit the amount of Premiums You may pay; and,

2. Return any Premiums that exceed limits under the tax laws of the United States or the state where We deliver this Policy.

Continuation of Insurance

This Policy will continue in effect until the Surrender Value on any Deduction Day is insufficient to pay the Monthly Deduction for that month. At that time, the Grace Period provisions will apply, unless the Policy is being continued under the Monthly Guarantee Premium Provision.

Grace Period

The Grace Period begins if the Surrender Value is not enough to pay the Monthly Deduction on any Deduction Day and the Monthly Guarantee Premium provision does not apply.

The next 60 days is the Grace Period. We will send a notice of the Grace Period to Your last known address and to any assignee's last known address when the Grace Period begins.

During the Grace Period, coverage under this Policy and any attached riders provide will continue. If the Insured dies during the Grace Period, We will deduct the Monthly Deduction from the Proceeds.

Any Premium payment during the Grace Period must be at least the amount that will continue this Policy in effect for the next two months. If You do not pay this Premium by the end of the Grace Period, this Policy will lapse without value. Any riders will also lapse without value unless the rider states otherwise. We will send a notice of lapsed policy to Your last known address and to any assignee's last known address when the Grace Period ends.

Monthly Guarantee Premium

This Policy will not end before the Monthly Guarantee Premium Expiry Date, shown on page 1 and any endorsements if, on each Monthly Deduction Day before the Monthly Guarantee Premium Expiry Date, the sum of Premiums paid equals or exceeds:

1. The sum of the Monthly Guarantee Premiums for each month from the date they began, including the current month; plus,
2. Any partial surrenders and any increase in the loan amount since the start of the period for which the Monthly Guarantee Premium is required.

We will adjust the Monthly Guarantee Premium and the Monthly Guarantee Premium Expiry Date based upon the Insured's Attained Age if any of the following take place:

• You add, remove or change a supplemental benefit;
• You request an Increase Amount;
• You request, and We approve a change in the Policy's Death Benefit Option; or
• You reinstate this Policy.

The Monthly Guarantee Premium required for the adjusted period will begin on the Effective Date of the change. We will show the adjusted Monthly Guarantee Premium and Monthly Guarantee Premium Expiry Date on an endorsement to the Policy.

Reinstatement

You may reinstate this Policy if it lapses. The reinstated Policy cannot exceed the basic benefit amount when the Policy lapsed. The reinstated Policy will be in effect from the date of the reinstatement application, subject to Our approval. To reinstate this Policy, We will need:

1. Written Notice from You within five years after the Grace Period ends;

2. Satisfactory evidence of the Insured's insurability;

3. Payment of enough Premiums to keep the Policy in effect for two months from the Monthly Deduction Day following the reinstatement; and,

4. Payment or reinstatement of any Policy Loan.

The Surrender Value at reinstatement will be equal to the Surrender Value when this Policy lapsed. Upon reinstatement, We will adjust the Monthly Guarantee Premium Expiry Date as stated in the Monthly Guarantee Premium provision. We will calculate a new Monthly Guarantee Premium based on the Insured's Attained Age at reinstatement.

Owner and Beneficiary

Owner

While the Policy or any benefits provided by rider are in effect, You have all ownership rights.

You may change this Policy's Owner. You must file a Written Notice with Us.

Beneficiary

The Beneficiary is as named in the application, unless You have since changed the Beneficiary. Unless You request otherwise, the following will apply:

1.   Beneficiaries will share Proceeds equally.

2.   If any Beneficiaries die before the Insured, We will divide the shares equally among the surviving Beneficiaries.

3.   If no Beneficiary survives the Insured, We will pay the Proceeds to You, if You are living, otherwise to Your estate.

4.   If any Beneficiary dies at the same time as the Insured, or within 15 days after the Insured but before We receive proof that the Insured died while this Policy was in effect, We will pay the Proceeds as though the Beneficiary died first.

The amount We pay to each Beneficiary will be subject to any prior assignment You made. We will need any irrevocable Beneficiary's written consent to assign the Policy.

Change of Beneficiary

You may change the Beneficiary while the Insured is living. We will need any irrevocable Beneficiary's written consent for a change. The change will be subject to prior assignment.

You must file a Written Notice of the change with Us. After We receive the notice, it will take effect on the date You signed it, subject to payments made or other action We took before We received the notice.

Policy Loans

Policy Loans

You may borrow an amount up to the maximum loan amount available on the sole security of this Policy. The maximum loan amount available is the Surrender Value.

Loan interest accrues daily at 4.0% per year, which is calculated at 3.85% in advance, during the first ten Policy years. Beginning at the later of year 11 or Attained Age 65, loan interest accrues daily at 2.0% per year, which is calculated as 1.96% in advance. Loan interest is due in advance.

When You make a loan, and at each anniversary, loan interest is due and payable in advance to the next anniversary. We add interest not paid when due to the loan balance and it will bear interest at the same rate as the loan. We will refund any unearned interest if You repay the Policy Loan.

You may repay all or any part of the loan at any time while this Policy is in effect by mailing or delivering payment to Us.

When the loan amount exceeds the Policy Value, less any loans and loan interest You owe to Us, and the Monthly Guarantee Premium provision does not apply, this Policy will lapse without value 60 days after We send a notification to Your last known address and to any assignee's last known address. This Policy will stay in effect if You pay the amount shown on the notification to Us within 60 days.

We can postpone the loan for 6 months, except for loans to pay any Premiums to Us.

Policy Value Provisions

Policy Value

We calculate the Policy Value as follows:

On the Effective Date: The Policy Value will be the first Premium paid, less the premium expense charge shown on page 2.

On each Deduction Day: We will calculate the Policy Value as follows:

1. We will subtract from the Policy Value on the prior Deduction Day any Policy Value taken out since the prior Deduction Day and the Monthly Deduction for the prior Policy month.

2. We will add interest for the month on the difference.

3. We will add all Premiums received since the prior Deduction Day, less the premium expense charge shown on page 2, plus interest from the date received.

4. If the Deduction Day is also an Index Anniversary, We will add any Index Credit.

On any day other than a Deduction Day: We will calculate the Policy Value as follows:

1. We will subtract from the Policy Value on the prior Deduction Day any Policy Value taken out since the prior Deduction Day and the Monthly Deduction for the prior Policy month.

2. We will add all Premiums received since the prior Deduction Day, less the premium expense charge shown on page 2, plus interest from the date received.

Monthly Deduction

Each Monthly Deduction consists of the cost of insurance, plus the policy expense charges shown on page 2, plus the cost of additional benefits provided by any riders.

Cost of Insurance Rate

We base the cost of insurance rate for the basic benefit amount and each Increase Amount on the:

- Insured's Issue Age;

- Insured's sex;

- Insured's rate class; and,

- Policy Duration from the Effective Date.

The cost of insurance rates will never be greater than those shown on page 2 for the basic benefit amount, or an endorsement for any Increase Amount. We base the cost of insurance rates on future expectations as to investment earnings, mortality experience, persistency, expenses and federal income tax law. We will apply any change in cost of insurance rates to all insureds of the same class.

| **Cost of Insurance** | We calculate the cost of insurance monthly on the Deduction Day. We calculate the cost separately for the basic benefit amount and any Increase Amount. The cost of insurance depends on the death benefit option in effect. We use the factor 1.0016516 to adjust for one month's interest. |

We calculate the cost of insurance as follows:

Death Benefit Option 1: When the death benefit is the basic benefit amount, We divide the basic benefit amount on the Deduction Day by 1.0016516. We subtract the Policy Value as of the prior Deduction Day less any Policy Value taken out since the prior Deduction Day from the result. We divide the difference by 1,000 and multiply the result by the cost of insurance rate.

If there are Increase Amounts, the Policy Value reduces the basic benefit amount first. If the Policy Value exceeds the basic benefit amount divided by 1.0016516, it reduces each Increase Amount in the order such increases were made.

Death Benefit Option 2: When the death benefit is the basic benefit amount plus the Policy Value, We divide the basic benefit amount on the Deduction Day by 1.0016516. We divide this amount by 1,000 and multiply the result by the cost of insurance rate.

If there are Increase Amounts, We divide each Increase Amount by 1.0016516. We divide this amount by 1,000 and multiply the result by the cost of insurance rate.

Death Benefit Option 1 or 2: When the death benefit is a percent of the Policy Value, We divide the death benefit on the Deduction Day by 1.0016516. We subtract the Policy Value as of the prior Deduction Day less any Policy Value taken out since the prior Deduction Day from the result. We divide the difference by 1,000 and multiply the result by the cost of insurance rate.

If there are Increase Amounts, the Policy Value reduces the basic benefit amount first. If the Policy Value exceeds the basic benefit amount divided by 1.0016516, it reduces each Increase Amount in the order such increases were made.

Interest Rate   We will credit an interest rate of at least 0.16516% per month, compounded monthly, to the amount of Policy Value allocated to the Fixed Rate Selection, including any amount used as collateral for a Policy Loan. This is the same as 2.0% per year, compounded yearly. We may use interest rates greater than this to calculate Policy Values.

Components of Index Crediting

Index Cap Rate   The maximum annual percentage increase in the Index Value for use in the calculation of Index Growth. The Index Cap Rate for an Index Period is declared before the Index Period begins.

Index Participation Rate   The portion of the percentage increase in the Index Value for use in the calculation of Index Growth. The Index Participation Rate for an Index Period is declared before the Index Period begins.

Index Spread Rate   The amount subtracted from the percentage increase in the Index Value for use in the calculation of Index Growth. The Index Spread Rate for an Index Period is declared before the Index Period begins.

Index Crediting Method

You select Your Index Crediting Method annually as part of Your Index Selection as the method used to measure Index Growth. There are two options as follows:

- Daily Averaging Crediting Method: This method reflects the daily average of the Index Value during the Index Period in calculating Your Index Growth.

- Annual Point-to-Point Crediting Method: This method reflects the annual change in the Index Value during the Index Period in calculating Your Index Growth.

<div align="center">

Index Provisions

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Index Growth

The Index Growth is calculated at the end of each Index Period.

If Your Index Selection uses a Daily Averaging Crediting Method, the Index Growth will equal:

1. The sum of the Index Values since the prior Index Date, divided by the number of business days since the prior Index Date; less the most recent Index Value as of the prior Index Date; divided by the most recent Index Value as of the prior Index Date. This value cannot exceed the Index Cap Rate, if any, for Your Index Selection.

2. The value determined in (1) above is multiplied by the Index Participation Rate, if any, for Your Index Selection.

3. This result is reduced by the Index Spread Rate, if any, for Your Index Selection.

If Your Index Selection uses an Annual Point-to-Point Crediting Method, the Index Growth will equal:

1. The most recent Index Value as of the current Index Anniversary; less the most recent Index Value as of the prior Index Date; divided by the most recent Index Value as of the prior Index Date. This value cannot exceed the Index Cap Rate, if any, for Your Index Selection.

2. The valued determined in (1) above is multiplied by the Index Participation Rate, if any, for Your Index Selection.

3. This result is reduced by the Index Spread Rate, if any, for Your Index Selection.

Index Credit

For each Index Selection, the Index Credit, if any, is the amount added to your Policy Value at the end of each Index Period. It is calculated by multiplying:

1. The non-loaned Policy Value as of the prior Index Date, less any partial surrenders made since the prior Index Date in excess of the amount allocated to the Fixed Rate Selection as of the prior Index Date, less the increase in the loan balance since the prior Index Date; by

2. The Index Growth; by

3. The percentage of the Policy Value Selection allocated to the Index Selection.

The Index Credit cannot be less than zero.

Surrender Provisions

Surrender Value

You may surrender this Policy by Written Notice while the Insured is living. The Policy will end on the Deduction Day on or following the date We receive Written Notice of surrender. We may postpone payment of any surrender amount for up to six months. The Surrender Value is equal to the Policy Value, less any Policy Loans and loan interest You owe to Us.

Surrender Charge

We will not impose any surrender charges if You surrender this Policy for its full Surrender Value.

Types of Surrenders

There are two types of surrenders:

1. **Total:** You surrender this Policy for its full Surrender Value. This Policy will then end on the Deduction Day on or following the date We receive Written Notice of surrender.

2. **Partial:** You take out part of the Surrender Value.

You may not make a partial surrender during the first two Policy years. You can make one partial surrender each following Policy year. The amount taken out cannot exceed the Surrender Value minus the partial surrender fee. We show the partial surrender fee on page 2.

We will reduce the Policy Value by the amount surrendered plus the partial surrender fee.

If Death Benefit Option 1 is in effect when You make Your request, We will also reduce the basic benefit amount by the amount of the Policy Value reduction. The reduced basic benefit amount must not be less than the minimum We show on page 2.

Basis of Values

We base the monthly guaranteed cost of insurance rates, minimum Policy Values, Surrender Values and single premiums on the 2001 Commissioners' Standard Ordinary Mortality Tables, shown on page 2 of this Policy. We base Our calculations on the premise that deaths occur at the end of the Policy year. We use an interest rate of 2.0% compounded yearly.

We will implement all calculations and assumptions in compliance with Section 7702 of the Internal Revenue Code (or any successor provision) to assure that the Policy is treated as a life insurance contract for tax purposes.

The Policy's Surrender Values and reserves are equal to or greater than those required by law. The method used to determine these values and reserves is on file with state insurance departments. The state in which this Policy is delivered has this information.

Projection of Benefits and Values

At Your request, We will provide estimates of future death benefits, Policy Values and Surrender Values once annually, free of charge. We may charge a service fee that will not exceed $25, for more frequent requests. We will base the estimate on:

1. The Policy's current Surrender Value;

2. Insurance amounts, Premiums and death benefit option; and,

3. Any additional information required by the state where this Policy is delivered.

Payment of Proceeds

Payment Provisions

We will pay the Proceeds of the Policy to the Beneficiary when We receive due proof that the Insured died while this Policy was in effect.

We will make payment under the option You choose. If You did not choose an option, the Beneficiary can choose a payment option. The Beneficiary must file a written request with Us to receive payment. If no option is selected, the single sum payment option is automatic.

While the Insured is living, You can surrender this Policy for its Surrender Value. We will pay the Surrender Value under the payment option You choose. If You do not select a payment option, the single sum payment option is automatic.

Payment options are any of the following or any other payment options to which We agree.

1. **SINGLE SUM PAYMENT**
   We make payment to the Payee in a single amount.

2. **PROCEEDS AT INTEREST**
   We will hold the amount applied at interest. We will pay interest at a rate of at least 2.5%. The Payee may take withdrawals in total or in part at any time.

3. **FIXED PERIOD INSTALLMENTS**
   We will pay a monthly income to the Payee in installments over a specified period of time as shown in Table One.

4. **FIXED AMOUNT INSTALLMENTS**
   We will pay a monthly income to the Payee in specified amounts until We've made all payments.

5. **LIFE INCOME**
   We will pay a monthly income for the Payee's life. Several options are available.

   a. LIFE WITH 10 OR 20 YEARS CERTAIN
      Payments are guaranteed for 10 or 20 years. We will make payments until the later of the end of the selected guaranteed period or until the Payee dies.

   b. LIFE WITH INSTALLMENT REFUND
      We will make payments until the later of the date the amount paid equals the amount applied or until the Payee dies.

   c. LIFE WITH NO REFUND
      We will make payments until the Payee dies. We will not make payments after the Payee dies.

   d. JOINT AND SURVIVOR WITH 10 YEARS CERTAIN
      Payments are guaranteed for 10 years. We will make payments until the later of the end of the guaranteed period or until both Payees die.

   e. JOINT AND 50% SURVIVOR
      We will make payments until both Payees die. When the primary Payee dies, We will reduce the payments. We will not make payments after both Payees die.

   f. JOINT AND 2/3 SURVIVOR
      We will make payments until both Payees die. When the first Payee dies, We will reduce the payments. We will not make payments after both Payees die.

Payment of Proceeds, Continued

Other Provisions

1. We base the guaranteed payment rates in Table Two on each Payee's sex and the age to the nearest birthday. We will supply the rates for ages not shown on request. We will calculate requested rates in the same way as those in Table Two. We base the life income options in Table Two on a 2.5% interest rate and the U.S. Annuity 2000 Mortality Tables.

2. We may require satisfactory evidence of each Payee's age and sex for the life income options.

3. We may require proof that the Payee is alive when payment is due.

4. When the Payee dies, We will pay any unpaid Proceeds to the Payee's estate unless otherwise agreed to in writing.

Selection of a Payment Option

You choose a payment option by Written Notice. You may change a payment option at any time before the payment option takes effect. The payment option takes effect when We receive the notice. If You assign this Policy or if the Payee is a corporation, association, partnership, trustee, or estate, We must consent to the payment option.

You may give the Beneficiary the right to change the payment option. The Beneficiary cannot change or transfer the Proceeds before the Insured dies. To the extent allowed by law, no payment of Proceeds or interest will be subject to the creditors' claims.

Payments

We will issue a settlement certificate to replace this Policy when payments begin. The settlement certificate will state the terms.

The monthly income under any option must be at least $50.00.

Table One - Fixed Period Installments
Installments for Fixed Number of Years for Each $1,000 of Proceeds

Years Payable	Monthly Payment	Years Payable	Monthly Payment
5	$17.73	9	$10.34
6	14.96	10	9.41
7	12.98	15	6.65
8	11.49	20	5.29

Table Two - Life Income Options
Monthly Payments for Each $1,000 of Proceeds

Age of Payee	10 Years Certain		20 Years Certain		Installment Refund		Without Refund	
	Male	Female	Male	Female	Male	Female	Male	Female
50	3.78	3.54	3.68	3.49	3.62	3.45	3.81	3.55
51	3.85	3.60	3.74	3.54	3.68	3.50	3.88	3.61
52	3.92	3.66	3.80	3.60	3.75	3.55	3.95	3.68
53	3.99	3.73	3.86	3.65	3.80	3.61	4.03	3.74
54	4.07	3.79	3.92	3.71	3.86	3.66	4.11	3.81
55	4.15	3.86	3.98	3.77	3.94	3.72	4.20	3.89
56	4.23	3.94	4.04	3.83	4.00	3.79	4.29	3.97
57	4.32	4.02	4.11	3.90	4.08	3.85	4.39	4.05
58	4.42	4.10	4.18	3.96	4.15	3.92	4.49	4.14
59	4.52	4.19	4.24	4.03	4.24	4.00	4.60	4.23
60	4.63	4.28	4.31	4.10	4.31	4.07	4.72	4.33
61	4.74	4.38	4.38	4.17	4.41	4.15	4.84	4.43
62	4.85	4.48	4.45	4.25	4.48	4.24	4.97	4.55
63	4.98	4.59	4.51	4.32	4.59	4.33	5.12	4.66
64	5.10	4.70	4.58	4.39	4.69	4.42	5.27	4.79
65	5.24	4.83	4.64	4.47	4.78	4.52	5.43	4.93
66	5.38	4.95	4.71	4.54	4.90	4.63	5.60	5.07
67	5.52	5.09	4.77	4.61	5.03	4.72	5.79	5.23
68	5.68	5.23	4.83	4.69	5.13	4.83	5.99	5.39
69	5.83	5.38	4.88	4.75	5.26	4.95	6.20	5.57
70	5.99	5.54	4.93	4.82	5.41	5.08	6.42	5.76
71	6.16	5.71	4.98	4.88	5.52	5.21	6.66	5.97
72	6.33	5.88	5.02	4.94	5.68	5.35	6.92	6.20
73	6.50	6.06	5.06	4.99	5.81	5.49	7.19	6.44
74	6.68	6.25	5.10	5.04	5.99	5.65	7.48	6.70
75	6.86	6.44	5.13	5.08	6.13	5.81	7.79	6.99
76	7.04	6.64	5.16	5.12	6.33	5.99	8.12	7.30
77	7.22	6.84	5.18	5.15	6.49	6.17	8.48	7.63
78	7.39	7.05	5.20	5.18	6.71	6.37	8.86	7.99
79	7.57	7.25	5.22	5.20	6.90	6.58	9.27	8.38
80	7.74	7.45	5.24	5.22	7.09	6.80	9.70	8.80
81	7.90	7.65	5.25	5.24	7.30	6.99	10.17	9.27
82	8.06	7.84	5.26	5.25	7.52	7.25	10.67	9.76
83	8.21	8.02	5.27	5.26	7.75	7.46	11.20	10.31
84	8.36	8.19	5.27	5.27	8.00	7.75	11.77	10.89
85	8.49	8.35	5.28	5.27	8.26	8.00	12.38	11.52

Table Two - Life Income Options, Continued
Monthly Payments for Each $1,000 of Proceeds
Joint and 2/3 Survivor Annuity

Male Age

Female Age	50	55	60	62	65	70	75	80	85
50	3.52	3.66	3.81	3.88	3.98	4.15	4.32	4.49	4.66
51	3.55	3.70	3.85	3.92	4.02	4.20	4.38	4.56	4.72
52	3.58	3.73	3.89	3.96	4.07	4.25	4.44	4.62	4.79
53	3.62	3.77	3.94	4.01	4.12	4.31	4.50	4.69	4.87
54	3.65	3.81	3.98	4.05	4.17	4.37	4.57	4.76	4.95
55	3.68	3.85	4.03	4.10	4.22	4.43	4.63	4.84	5.03
56	3.71	3.88	4.07	4.15	4.27	4.49	4.70	4.92	5.11
57	3.74	3.92	4.12	4.20	4.33	4.55	4.78	5.00	5.20
58	3.78	3.96	4.17	4.25	4.39	4.62	4.85	5.08	5.30
59	3.81	4.01	4.22	4.31	4.45	4.69	4.93	5.17	5.40
60	3.85	4.05	4.27	4.36	4.51	4.76	5.02	5.27	5.50
61	3.88	4.09	4.32	4.42	4.57	4.84	5.10	5.37	5.61
62	3.92	4.13	4.37	4.48	4.64	4.91	5.20	5.47	5.73
63	3.96	4.18	4.43	4.53	4.70	4.99	5.29	5.58	5.85
64	3.99	4.22	4.48	4.59	4.77	5.08	5.39	5.69	5.98
65	4.03	4.27	4.54	4.66	4.84	5.16	5.49	5.81	6.11
66	4.07	4.32	4.60	4.72	4.91	5.25	5.60	5.94	6.25
67	4.11	4.36	4.66	4.78	4.99	5.34	5.71	6.07	6.40
68	4.15	4.41	4.72	4.85	5.06	5.44	5.82	6.20	6.56
69	4.19	4.46	4.78	4.92	5.14	5.53	5.94	6.35	6.73
70	4.23	4.51	4.84	4.98	5.22	5.63	6.07	6.50	6.91
71	4.27	4.56	4.90	5.05	5.30	5.74	6.20	6.66	7.09
72	4.32	4.61	4.97	5.12	5.38	5.84	6.33	6.82	7.29
73	4.36	4.67	5.03	5.20	5.46	5.95	6.47	6.99	7.49
74	4.40	4.72	5.10	5.27	5.55	6.06	6.61	7.17	7.71
75	4.45	4.77	5.16	5.34	5.63	6.17	6.75	7.36	7.93
76	4.49	4.82	5.23	5.41	5.72	6.28	6.90	7.55	8.17
77	4.53	4.88	5.30	5.49	5.80	6.40	7.05	7.74	8.42
78	4.58	4.93	5.36	5.56	5.89	6.52	7.21	7.94	8.67
79	4.62	4.99	5.43	5.64	5.98	6.63	7.37	8.15	8.94
80	4.67	5.04	5.50	5.71	6.07	6.75	7.52	8.36	9.21
81	4.71	5.09	5.56	5.78	6.15	6.87	7.68	8.58	9.49
82	4.76	5.14	5.63	5.86	6.24	6.98	7.84	8.80	9.78
83	4.80	5.20	5.69	5.93	6.32	7.10	8.00	9.02	10.08
84	4.84	5.25	5.76	6.00	6.41	7.21	8.16	9.24	10.38
85	4.88	5.30	5.82	6.07	6.49	7.33	8.32	9.46	10.69

Table Two - Life Income Options, Continued
Monthly Payments for Each $1,000 of Proceeds
Joint & 100% Survivor Annuity with 10 Years Certain

Male Age

Female Age	50	55	60	62	65	70	75	80	85
50	3.26	3.34	3.41	3.43	3.46	3.49	3.51	3.53	3.54
51	3.28	3.37	3.45	3.47	3.51	3.54	3.57	3.58	3.59
52	3.31	3.41	3.49	3.52	3.55	3.60	3.63	3.64	3.65
53	3.33	3.44	3.53	3.56	3.60	3.65	3.69	3.71	3.72
54	3.36	3.48	3.58	3.61	3.66	3.71	3.75	3.77	3.78
55	3.38	3.51	3.62	3.66	3.71	3.77	3.81	3.84	3.85
56	3.41	3.55	3.67	3.71	3.76	3.83	3.88	3.91	3.93
57	3.43	3.58	3.71	3.76	3.82	3.90	3.95	3.98	4.00
58	3.45	3.61	3.76	3.81	3.88	3.97	4.03	4.06	4.08
59	3.48	3.64	3.80	3.86	3.93	4.03	4.10	4.15	4.17
60	3.50	3.68	3.85	3.91	3.99	4.10	4.18	4.23	4.26
61	3.52	3.71	3.89	3.96	4.05	4.18	4.27	4.32	4.35
62	3.54	3.74	3.94	4.01	4.11	4.25	4.35	4.42	4.45
63	3.56	3.77	3.98	4.06	4.17	4.33	4.44	4.52	4.56
64	3.57	3.80	4.02	4.11	4.23	4.41	4.53	4.62	4.67
65	3.59	3.82	4.06	4.16	4.29	4.49	4.63	4.73	4.78
66	3.61	3.85	4.11	4.21	4.35	4.57	4.73	4.84	4.90
67	3.62	3.88	4.15	4.25	4.41	4.65	4.83	4.96	5.03
68	3.64	3.90	4.18	4.30	4.47	4.73	4.93	5.08	5.16
69	3.65	3.92	4.22	4.35	4.53	4.81	5.04	5.20	5.30
70	3.66	3.94	4.26	4.39	4.58	4.89	5.15	5.33	5.45
71	3.68	3.97	4.29	4.43	4.64	4.97	5.26	5.47	5.60
72	3.69	3.98	4.32	4.47	4.69	5.06	5.37	5.60	5.75
73	3.70	4.00	4.36	4.51	4.74	5.13	5.48	5.74	5.91
74	3.71	4.02	4.38	4.54	4.79	5.21	5.59	5.88	6.08
75	3.71	4.03	4.41	4.58	4.84	5.29	5.70	6.02	6.24
76	3.72	4.05	4.44	4.61	4.88	5.36	5.80	6.16	6.41
77	3.73	4.06	4.46	4.64	4.93	5.43	5.90	6.30	6.58
78	3.74	4.07	4.48	4.67	4.96	5.49	6.00	6.44	6.75
79	3.74	4.08	4.50	4.69	5.00	5.55	6.10	6.57	6.91
80	3.75	4.09	4.52	4.71	5.03	5.61	6.19	6.70	7.08
81	3.75	4.10	4.53	4.73	5.06	5.66	6.27	6.82	7.23
82	3.76	4.11	4.55	4.75	5.09	5.70	6.35	6.93	7.38
83	3.76	4.11	4.56	4.77	5.11	5.75	6.42	7.04	7.52
84	3.76	4.12	4.57	4.78	5.13	5.78	6.48	7.14	7.64
85	3.76	4.12	4.58	4.79	5.15	5.82	6.54	7.22	7.76

Table Two - Life Income Options, Continued
Monthly Payments for Each $1,000 of Proceeds
Joint and 50% Survivor Annuity

Primary Payee Male Age

Joint Payee Female Age	50	55	60	62	65	70	75	80	85
50	3.51	3.72	3.96	4.06	4.23	4.53	4.85	5.18	5.51
51	3.52	3.74	3.99	4.09	4.26	4.57	4.90	5.24	5.58
52	3.54	3.76	4.01	4.12	4.30	4.61	4.95	5.30	5.65
53	3.55	3.78	4.04	4.15	4.33	4.66	5.01	5.37	5.73
54	3.57	3.80	4.07	4.19	4.37	4.71	5.07	5.44	5.81
55	3.58	3.82	4.10	4.22	4.41	4.76	5.13	5.51	5.89
56	3.60	3.84	4.13	4.25	4.45	4.80	5.19	5.58	5.98
57	3.61	3.86	4.15	4.28	4.49	4.86	5.25	5.66	6.07
58	3.62	3.88	4.18	4.31	4.53	4.91	5.32	5.74	6.16
59	3.63	3.90	4.21	4.35	4.56	4.96	5.38	5.82	6.26
60	3.65	3.92	4.24	4.38	4.60	5.01	5.45	5.91	6.36
61	3.66	3.94	4.27	4.41	4.64	5.07	5.52	6.00	6.47
62	3.67	3.96	4.29	4.44	4.68	5.12	5.60	6.09	6.58
63	3.68	3.97	4.32	4.47	4.72	5.18	5.67	6.19	6.70
64	3.69	3.99	4.34	4.50	4.76	5.23	5.75	6.28	6.82
65	3.70	4.00	4.37	4.53	4.80	5.29	5.82	6.39	6.95
66	3.70	4.02	4.39	4.56	4.84	5.35	5.90	6.49	7.08
67	3.71	4.03	4.42	4.59	4.87	5.40	5.98	6.60	7.22
68	3.72	4.05	4.44	4.62	4.91	5.46	6.07	6.71	7.36
69	3.73	4.06	4.46	4.64	4.95	5.52	6.15	6.83	7.51
70	3.73	4.07	4.48	4.67	4.98	5.57	6.23	6.94	7.66
71	3.74	4.08	4.50	4.69	5.01	5.63	6.31	7.06	7.82
72	3.75	4.09	4.52	4.72	5.05	5.68	6.40	7.18	7.99
73	3.75	4.10	4.53	4.74	5.08	5.73	6.48	7.31	8.16
74	3.76	4.11	4.55	4.76	5.11	5.78	6.56	7.43	8.33
75	3.76	4.12	4.57	4.78	5.13	5.83	6.64	7.55	8.51
76	3.77	4.13	4.58	4.80	5.16	5.88	6.72	7.68	8.69
77	3.77	4.13	4.59	4.81	5.19	5.92	6.80	7.80	8.87
78	3.77	4.14	4.61	4.83	5.21	5.96	6.87	7.92	9.06
79	3.78	4.15	4.62	4.84	5.23	6.01	6.95	8.04	9.24
80	3.78	4.15	4.63	4.86	5.25	6.04	7.01	8.16	9.43
81	3.78	4.16	4.64	4.87	5.27	6.08	7.08	8.27	9.61
82	3.79	4.16	4.65	4.88	5.29	6.11	7.14	8.38	9.79
83	3.79	4.16	4.65	4.89	5.30	6.14	7.20	8.49	9.97
84	3.79	4.17	4.66	4.90	5.32	6.17	7.26	8.59	10.14
85	3.79	4.17	4.67	4.91	5.33	6.20	7.31	8.69	10.31

Table Two - Life Income Options, Continued
Monthly Payments for Each $1,000 of Proceeds
Joint and 50% Survivor Annuity

Primary Payee Female Age

Joint Payee Male Age	50	55	60	62	65	70	75	80	85
50	3.40	3.62	3.87	3.98	4.15	4.48	4.85	5.26	5.69
51	3.41	3.63	3.89	4.00	4.19	4.52	4.90	5.33	5.77
52	3.42	3.65	3.91	4.03	4.22	4.56	4.96	5.39	5.84
53	3.43	3.66	3.93	4.05	4.25	4.60	5.01	5.46	5.93
54	3.44	3.68	3.96	4.08	4.28	4.64	5.06	5.53	6.01
55	3.44	3.69	3.98	4.10	4.31	4.69	5.12	5.60	6.10
56	3.45	3.70	4.00	4.13	4.34	4.73	5.18	5.67	6.19
57	3.46	3.72	4.02	4.15	4.37	4.77	5.24	5.75	6.28
58	3.47	3.73	4.04	4.17	4.40	4.82	5.30	5.83	6.38
59	3.47	3.74	4.06	4.20	4.43	4.86	5.36	5.91	6.49
60	3.48	3.75	4.07	4.22	4.46	4.90	5.42	5.99	6.59
61	3.49	3.76	4.09	4.24	4.48	4.95	5.48	6.08	6.71
62	3.49	3.77	4.11	4.26	4.51	4.99	5.55	6.17	6.82
63	3.50	3.78	4.13	4.28	4.54	5.03	5.61	6.26	6.94
64	3.50	3.79	4.14	4.30	4.57	5.07	5.67	6.35	7.07
65	3.51	3.80	4.16	4.32	4.59	5.12	5.74	6.44	7.19
66	3.51	3.81	4.17	4.34	4.62	5.16	5.80	6.54	7.32
67	3.51	3.81	4.18	4.35	4.64	5.20	5.87	6.63	7.46
68	3.52	3.82	4.19	4.37	4.66	5.23	5.93	6.73	7.60
69	3.52	3.83	4.21	4.38	4.68	5.27	5.99	6.83	7.74
70	3.52	3.83	4.22	4.40	4.70	5.31	6.05	6.93	7.88
71	3.53	3.84	4.23	4.41	4.72	5.34	6.11	7.02	8.03
72	3.53	3.84	4.24	4.42	4.74	5.37	6.17	7.12	8.17
73	3.53	3.85	4.24	4.43	4.76	5.41	6.23	7.21	8.32
74	3.53	3.85	4.25	4.44	4.77	5.44	6.28	7.31	8.47
75	3.54	3.85	4.26	4.45	4.78	5.46	6.33	7.40	8.62
76	3.54	3.86	4.27	4.46	4.80	5.49	6.38	7.49	8.77
77	3.54	3.86	4.27	4.47	4.81	5.51	6.43	7.58	8.91
78	3.54	3.86	4.28	4.48	4.82	5.54	6.48	7.66	9.06
79	3.54	3.87	4.28	4.48	4.83	5.56	6.52	7.75	9.21
80	3.54	3.87	4.29	4.49	4.84	5.58	6.56	7.82	9.35
81	3.54	3.87	4.29	4.50	4.85	5.60	6.60	7.90	9.49
82	3.55	3.87	4.30	4.50	4.86	5.61	6.63	7.97	9.62
83	3.55	3.87	4.30	4.51	4.86	5.63	6.67	8.04	9.75
84	3.55	3.88	4.30	4.51	4.87	5.64	6.70	8.11	9.88
85	3.55	3.88	4.31	4.51	4.88	5.65	6.73	8.17	10.00

FLEXIBLE PREMIUM
ADJUSTABLE LIFE INSURANCE POLICY
WITH INDEXED FEATURES

NON-PARTICIPATING – NOT ELIGIBLE FOR DIVIDENDS

North American Company
for Life and Health Insurance
Corporate Markets Center
A Member of the Sammons Financial Group

Regular Issue
Application for Life Insurance -- Part 1

1. Name of Proposed Insured (First, Middle and Last)	Birth date	Birthplace	Sex	Marital Status

2. Residence Address (Street, City, State, Zip)	Social Security No.	Height	Weight
		ft. in.	Lbs.

3. Occupation (Title and Duties) Gross Annual Compensation $	Telephone Numbers (Home) (Bus)

4. Owner Name	Social Security or Tax ID No.
Owner Address (Street, City, State, Zip)	Relationship to proposed Insured

5a. Beneficiary	5b. Relationship

6a. Plan Applied for	6b. Sub-account where applicable

6c. Amount Applied for $	6d. Death Benefit Option: ❏ 1 Level ❏ 2 Increasing ❏ Other _____
7. Changes to an existing policy	8. Additional Benefits:
9a. Planned Periodic Premium $	9b. Premium Mode ❏ Single ❏ Annual ❏ Other

10. Are you a U.S. citizen? ❏ Yes ❏ No **(complete appropriate questionnaire)**

11a. Do you have existing annuity contracts or life insurance policies? ❏ No ❏ Yes **(If "Yes," complete 11b.)**

11b. Policies in Force:

Company	Amount	Indicate Personal	Business	Intention of Replacement or Change
		❏	❏	❏ Yes ❏ No
		❏	❏	❏ Yes ❏ No
		❏	❏	❏ Yes ❏ No
		❏	❏	❏ Yes ❏ No
		❏	❏	❏ Yes ❏ No

11c. Policies Applied for: ❏ None

Company	Amount	Net Amount at Risk	Indicate Personal	Business
			❏	❏
			❏	❏
			❏	❏
			❏	❏
			❏	❏

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE
PRINCIPAL OFFICE • WEST DES MOINES, IA 50266
CORPORATE MARKETS CENTER • 2000 44TH STREET SOUTH, STE. 300 • FARGO, ND 58103
PHONE (800) 283-5433 • FAX: (701) 433-8596

Provide details for all "Yes" answers to questions 12-19 below.

Yes	No		
12. ❏	❏	Do you intend to travel outside the U.S. or Canada within the next 2 years? **(If "Yes," complete appropriate questionnaire.)**	
13. ❏	❏	Do you participate in or do you contemplate participating in aviation related sports, powered or competitive vehicle racing, sky or scuba diving, mountain climbing, or any other hazardous sport or activity? **(If "Yes," complete appropriate questionnaire.)**	
14. ❏	❏	Have you ever been convicted of, or are you awaiting trial for a felony?	
15. ❏	❏	Have you ever had an application for insurance declined, postponed, rated, or modified?	

16. Your driver's license #:_____
State:_____

17. Within the past 10 years, have you been convicted of or pled guilty to:

Yes   No
❏   ❏   a. Moving violations?
❏   ❏   b. Driving under the influence of alcohol and/or other drugs?

18. ❏   ❏   Have you been a pilot or crew member during the past 3 years or have any intention of becoming a pilot, student pilot, or crew member in any type of aircraft? **(If "Yes," complete appropriate questionnaire.)**

19. Have you ever used:
❏   ❏   a. Cigarettes?
      Date Last Used:_____
❏   ❏   b. Other nicotine products?
      Date Last Used:_____

Details for questions 12-19 (include dates):

20. ❏ Yes   ❏ No Do you have any family history of heart disease, cancer, high blood pressure, diabetes, hemophilia, Huntington's chorea, polycystic kidney disease, or any congenital disorder? If "Yes," give details, including relationship, condition, current age, or age at death.

Relationship to Proposed Insured	Condition	Current Age	Age at Death

Home Office Endorsements

1a. Name and address of Personal Physician:

1b. Date and reason Personal Physician last consulted:

1c. Name and Address of physician **most recently** consulted if different than above:

1d. Date and reason for most recent consultation:

2. Have you ever had or been treated for:

Yes   No

☐   ☐   a. Elevated cholesterol, high blood pressure, transient ischemic attack (TIA), stroke or circulation
                 disorder?
☐   ☐   b. Chest pain, heart attack, heart murmur, or other disease or disorder of the heart?
☐   ☐   c. Cancer, tumor, blood or immune system disease or disorder?
☐   ☐   d. Diabetes, kidney, or urinary disease or disorder?
☐   ☐   e. Ulcer, digestive, rectal, or liver disease or disorder?
☐   ☐   f. Sleep apnea, lung or respiratory disease or disorder?
☐   ☐   g. Mental, nervous, or seizure disorder?
☐   ☐   h. Breast, uterus, ovaries, testicles or prostate disease or disorder, or sexually transmitted diseases?
☐   ☐   i. Arthritis, or other skin, bone, joint or muscle disease or disorder?
☐   ☐   j. Any injury, disease, or illness not indicated above?

3. Other than above, have you ever:
☐   ☐   a. Within the last 5 years, consulted any other physician or medical practitioner?
☐   ☐   b. Within the last 5 years, received medical treatment or advice, including medication, or been
                 hospitalized or had surgery?
☐   ☐   c. Applied for, or received benefits, because of accident, sickness, or disability?
☐   ☐   d. Sought or received treatment for, or been arrested for, the use of alcohol, marijuana, or drugs?
☐   ☐   e. Used narcotics, cocaine, LSD, marijuana, amphetamines, or barbiturates, unless administered on the
                 advice of a physician?

4. In the past 10 years have you:
☐   ☐   Been diagnosed or treated by a member of the medical profession for immune deficiency disorder,
                 Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC)?

5. Details for questions 2-4. Give details for each YES answer.

Question Number	Condition/Diagnosis	Approximate Dates/Duration	Treatment	Physician Name & Address

Each person who signs below represents and agrees that the statements and answers recorded on this application are given to obtain this insurance and are true, complete, and correctly recorded. Fraud or material misrepresentation in the application will make this agreement invalid, North American Company for Life and Health Insurance's (the "Company") only liability shall be to refund any advance payment made.

The Company will have no liability unless: (a) the application is approved; (b) the first full premium is paid; and (c) the policy is issued and the Owner accepts it. This must be during the lifetime of any person proposed for insurance; also, his or her eligibility and health must remain as described in the application. If these requirements are met, insurance will be in force on the policy effective date. By accepting the policy, the Owner consents to any changes the Company has made under "Home Office Endorsements," except that changes in the insurance amount, the risk class, or the insurance plan will be made only with the Owner's written consent. Each person who signs below acknowledges that he or she has read and understands this application and has received copies of the Fair Credit Reporting Act Notification, Notice of Insurance Information Practices, and the Medical Information Bureau Notification.

Insurance products and annuities are not a deposit or other obligation of, or guaranteed by a bank, any affiliate of a bank, or savings association, and are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, a bank, any affiliate of a bank, or savings association, and involve investment risk, including possible loss of value. The approval or disapproval of any extension of credit by the bank or an affiliate is not based on whether or not this insurance is purchased through the bank or through any particular source.

I authorize any physician, medical practitioner, hospital, clinic, other medical or medically related facility, insurance or reinsuring company, Medical Information Bureau (MIB), consumer reporting agency, or employer having information available as to diagnosis, treatment, and prognosis with respect to any physical or mental condition and/or treatment of me and any information as to employment, other insurance coverage, or other non-medical information about me to give to the Company or its reinsurers, any and all such information. I authorize all of these sources, except MIB, to give records or knowledge to any agency that the Company employs to collect and transmit such information. The Company will not release any information to any person or organization **except** to reinsuring companies, MIB, or other persons or organizations performing business or legal services in connection with my application or claim, or as may be otherwise lawfully required or as I may authorize later. I understand that I may request to be interviewed in connection with the preparation of an investigative consumer report. I understand that I am entitled to receive a copy of the investigative consumer report upon request. I understand that I may request a copy of this authorization and that a photographic copy will be as valid as the original, and either shall remain in effect for a period of two years from the date signed. I have the right to revoke this authorization by notifying the Company in writing. The Company may rely on my authorization prior to receiving my notice of revocation.

FRAUD STATEMENT - Any person who, with the intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statements is/may be guilty of insurance fraud and may be subject to fines and penalties.

		Signed at	
Signature of Proposed Insured	*Date*	*City*	*State*

Signature of Owner (If Owner is corporation, trust or other entity, include title of signee.)	*Date*

Agent certification

(1) To the best of my knowledge and belief, the answers given to the questions in this application are full, complete, and true, and there is nothing adversely affecting the insurability of any person proposed for insurance, except as stated in this application; (2) that I gave the Medical Information Bureau Notification, Notice of Insurance Information Practices and Fair Credit Reporting Act Notification to the Proposed Insured; and (3) to the best of my knowledge and belief, the applicant ❏ **does** ❏ **does not** have any existing life insurance or annuities; and, the insurance applied for ❏ **does** ❏ **does not** replace existing insurance.

Signature of Agent	*Date*	*Agent's No.*

AGENT'S REPORT

Name of Business Contact: _____

<table>
<tr><td>

1. Proposed Insured's Gross Annual Compensation:

   Salary: _____

   Benefits/Bonuses: _____

2. Additional Income: _____

   Source: _____

3. Case Manager Name: _____

</td><td>

What is the purpose of this Insurance? (Please check all that apply)

❑   Benefit Expense Recovery
❑   Salary Continuation
❑   Deferred Compensation
❑   Incentive Compensation
❑   Split Dollar
❑   Survivor Income
❑   Key Person
❑   Other (Please Describe) _____

</td></tr>
</table>

Agents Entitled to Commission

Name	Agent Number	% Commission
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Special Instructions

Leave with Proposed Insured

Fair Credit Reporting Act Notification

As part of North American Company for Life and Health Insurance's normal procedure of processing applications, we may obtain an investigative consumer report concerning such information as to your character, general reputation, and personal characteristics, except as may be related directly or indirectly to your sexual orientation. We will obtain this information through interviews with your friends, neighbors, and associates. You may make a written request to be personally interviewed when such a report is being prepared. You have the right to make a written request to receive a copy of the investigative consumer report. Further information on the nature and scope of the report, if one is made, is available upon request from North American Company for Life and Health Insurance.

Notice of Insurance Information Practices

You are our most important source of information, but personal information may also be collected from other persons. Such information, as well as other personal or privileged information our agent or we subsequently collect, may, in certain circumstances, be disclosed to third parties without your authorization.

We have established procedures to give you access to all personal information collected. You may request correction of such information in our files that you believe to be inaccurate.

We will provide a more complete description of the information practices of North American Company for Life and Health Insurance upon your request, in accordance with the requirements of the Insurance Information and Privacy Protection Law in effect in your state of residence.

Medical Information Bureau Notification

Information regarding your insurability will be treated as confidential. North American Company for Life and Health Insurance, or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Fair Credit Reporting Act. The address of MIB's information office is [50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734]. North American Company for Life and Health Insurance or its reinsurers may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

DEATH BENEFIT RESET ENDORSEMENT

POLICY NUMBER: [XXXXXXXX]

RESET DATE: [JANUARY 21, 2018]

EXPIRY DATE: [JANUARY 21, 2018]

Benefit

On the Reset Date, We will change the Basic Benefit Amount, without evidence of insurability, so that the Death Benefit on the Reset Date is the percentage of Policy Value shown in the Table of Policy Value Percentages on page 2.1 for the Insured's attained age on the Reset Date, subject to the minimum Basic Benefit Amount shown on page 2. Changing the Basic Benefit Amount may result in a change in Your monthly deduction.

Termination of Endorsement

This endorsement terminates on the earliest of the following:

1. On the Monthly Deduction Day that falls on or next follows the date We receive Your Written Notice;

2. On the date of death of the Insured;

3. On the date the Policy terminates; or

4. On the Expiry Date shown above.

Secretary

Form 4576 10-08

North American Company for Life and Health Insurance

A Stock Company

Principal Office: 4601 Westown Parkway, Suite 300 • West Des Moines, IA 50266
Corporate Markets Center: 2000 44th Street South, Suite 300, Fargo, ND 58103

A Member of the Sammons Financial Group

WAIVER OF EXPENSE CHARGE ENDORSEMENT

POLICY NUMBER: [XXXXXXXX]

ENDORSEMENT DATE: [JANUARY 1, 2008]

EXPIRY DATE: [JANUARY 1, 2018]

Benefit

We will waive the monthly expense charge shown on page 2 of the Policy while this endorsement is in effect. The waiver of monthly expense charge will result in a lower Monthly Deduction and higher Policy Values. We require six months Written Notice of Your intent to surrender this Policy by means of an exchange or by any other means directly or indirectly to achieve an exchange qualifying under Section 1035 of the Internal Revenue Code. At the conclusion of the notice period, We will pay out the Surrender Value as a lump sum. You may rescind Your request to surrender at any time during the six month notice period by providing Written Notice to Us.

Termination of Endorsement

This endorsement terminates on the earliest of the following:

1. On the date of death of the Insured; or
2. On the date the Policy terminates; or,
3. The Expiry Date shown above.

Secretary

Form 4577 10-08

SERFF Tracking Number:	*NALH-125885595*	*State:*	*Arkansas*
Filing Company:	*North American Company for Life and Health Insurance*	*State Tracking Number:*	*41034*
Company Tracking Number:			
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.001 Single Life*
Product Name:	*Form 2260 10-08*		
Project Name/Number:	*Form 2260 10-08/Form 2260 10-08*		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Certification/Notice		11/03/2008

Comments:

Attachments:
2260 10-08 Bulletin 11-83 cert AR.pdf
2260 10-08 AR Cert.pdf

		Review Status:	
Satisfied -Name:	Illustration Certification		12/09/2008

Comments:

Attachment:
Illustration Certification _NA Form 2260 10-08_.pdf

		Review Status:	
Satisfied -Name:	Sample Index Selection Chart		12/09/2008

Comments:

Attachment:
2001 CSO NA Index Selections 82-54 _10-08_.pdf

		Review Status:	
Satisfied -Name:	Indexed UL Disclosure		12/09/2008

Comments:

Attachment:
2001 CSO NA Indexed UL Disclosure 82-53 _10-08_.pdf

		Review Status:	
Satisfied -Name:	Sample Annual Report		12/09/2008

Comments:

Attachment:
NA Annual Report #2260 10-08 _Basic_.pdf

SERFF Tracking Number:	NALH-125885595	State:	Arkansas
Filing Company:	North American Company for Life and Health Insurance	State Tracking Number:	41034
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	Form 2260 10-08		
Project Name/Number:	Form 2260 10-08/Form 2260 10-08		

Review Status:

Satisfied -Name: Non-guaranteed cost of insurance rates

12/09/2008

Comments:

Attachment:

2260 10-08 nongtd COI Rates.pdf

ARKANSAS
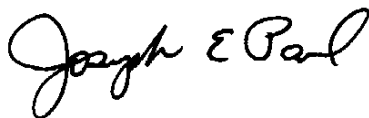
BULLETIN NO. 11-83

CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL

The <u>North American Company for Life and Health Insurance</u> does hereby consent and agree that all premium rates and/or cost bases both "maximum" and "current or projected" used in relation to policy form number <u>Policy Form 2260 10-08</u> must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

I have reviewed the guidelines of Bulletin 11-83. This form complies with those guidelines.

North American Company for Life and Health Insurance
Company

Signature of Company Officer

Vice President – Corporate Markets Center
Title

December 9, 2008
Date

TO: Arkansas Department of Insurance

FROM: North American Company for Life and Health Insurance

DATE: December 9, 2008

RE: Policy Form 2260 10-08

North American Company certifies that the policy complies with

- Arkansas Regulation 49 regarding Life and Health Guaranty notices given to each policy owner.

- Arkansas Code Annotated 23-79-138 regarding a Consumer Information Notice accompanying every policy.

- Arkansas Regulation 19 § 10B regarding unfair sex discrimination in insurance.

- Arkansas Regulation 34 regarding Universal Life Insurance.

- The Arkansas Department's External Indexed Contract Guidelines

- Disclosure Form 82-53 (10-08) has been reviewed and it is no deceptive, confusing or misleading and that it addresses the items outlined in the Arkansas Department's External Indexed Contract Guidelines

- The policy will not be solicited by any person who is not trained and qualified.

Carmen R. Walter

Carmen R. Walter, FSA, MAAA
Director of Product Development
Corporate Markets
North American Company for Life and Health Insurance

Date: December 9, 2008

To: Board of Directors, North American Company for Life and Health Insurance
        Insurance Commissioner

Re: Illustration Actuary Certification for Form 2260 10-08

I, Carmen Walter, am Director of Product Development, Corporate Markets, and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of North American Company for Life and Health Insurance to be the illustration actuary for Corporate Markets plans of insurance subject to the Life Insurance Illustration Regulation (Regulation) for this state. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

Scales of non-guaranteed elements developed for illustrating the above referenced policy form meet the requirements of the Regulation. The disciplined current scale for this policy form is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board. The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation is Fully Allocated.

I have relied on data supplied by the following in making this certification:

- Jeffrey I. Hugunin, Second Vice President - Finance, provided information on asset yields and on expense levels.
- Donald T. Lyons, FSA, MAAA, Senior Vice President and Corporate Actuary, provided mortality information.
- Donald E. Lemke, FLMI, Second Vice President – Claims, provided information on death claims.

I have reviewed or supervised the review of the data that was provided by the above individuals and I am satisfied with the results.

_____   November 3, 2008
Carmen Walter, FSA, MAAA   Date
Illustration Actuary

POLICY Number: 01232090

INDEX SELECTION CHART
01/01/2009 through 01/01/2010

INDEX	INDEX CREDITING METHOD	INDEX PARTICIPATION RATE	INDEX SPREAD RATE	INDEX CAP RATE
S&P 500®	Daily Averaging	95%	0.0%	None
DJIA^{sm}	Daily Averaging	100%	0.0%	None
Russell 2000®	Daily Averaging	65%	0.0%	None
No Index	Annual Fixed Rate of 4.00%	None	None	None

The Index Selection, Index, Index Crediting Method, Index Participation Rate, Spread Rate, and Index Cap Rate are key words used in the life insurance policy. They are important in describing both your rights and ours. It is important that you review your policy carefully before making your Index Selection. After the initial Index Period, the minimum participation rate is zero, there is no maximum spread, and the minimum cap is zero.

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This Index does not include dividends paid by the underlying companies

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North American Company
for Life and Health Insurance
Corporate Markets Center
2000 44th Street S.W. Suite. 300 • Fargo, North Dakota 58103
A Member of the Sammons Financial Group

INDEXED UNIVERSAL LIFE INSURANCE

As a valued customer of North American Company for Life and Health Insurance, We want to make sure You understand the unique features of the indexed life insurance Policy for which You have applied. The Policy values may reflect earnings based on a fixed interest rate, the upward movement of the selected Index(es), or a combination of the two but We will never credit less than zero percent to your account. While earnings are based on the Index(es) You select, funds are not invested in stocks, bonds or equity investments, and the Index growth does not include dividends.

The Policy for which You have applied is not registered as a security. Therefore, purchasing this indexed life insurance Policy is not the same as making an investment directly in the stock market. This summary is not intended to be a full description of the Policy. Please refer to your Policy when issued for complete details and definitions.

ALLOCATION OPTIONS

You may direct Your money to the **Fixed Rate Selection and up to three of the following indices:**

[1. The Standard & Poor's 500® Composite Stock Price Index (S&P 500®)]
[2. The Dow Jones Industrial Average^{sm} (DJIA^{sm}) Composite Stock Price Index]
[3. The Russell 2000® Composite Stock Price Index (Russell 2000®)]

North American may alter the Indices available for Index Crediting solely at its discretion.

INDEX CREDITING METHODS

The earnings credited to the Index selection(s) are calculated through the use of the Daily Averaging method. No earnings will be credited until 12 months after the beginning of the Index Period and money withdrawn or surrendered from the Index Selections prior to the end of the Index Period will not receive any earnings for the current Index Period(s).

When the **Daily Averaging** method is chosen, the Index growth is determined by calculating the difference between the Index Value at the beginning of the Index Period and the average of Index Values throughout the Index Period. The Index growth is subject to an Index Participation Rate, Cap Rate, and Spread Rate. Any earnings are credited and locked in at the end of the 12 month Index Period. Index earnings are in addition to monthly interest earnings, if any, but will never be less than zero. The Daily Averaging crediting method is available for the S&P500®, ®, DJIA^{sm} and Russell 2000 ®.

OTHER ELEMENTS AFFECTING INDEX GROWTH

- The Index Participation Rate is the portion of the percentage increase in the Index Value for use in the calculation of Index Growth.

- The Index Cap Rate is the maximum annual percentage increase in the Index Value for use in the calculation of Index Growth.

- The Index Spread Rate is the amount subtracted from the percentage increase in the Index Value for use in the calculation of Index Growth.

PROPOSED OWNER: I acknowledge that I have read this summary and understand the following:
- I am applying for an indexed life insurance policy, and even though the values of the policy may be affected by an external Index, the policy does not directly participate in any stock, bond or equity investments.
- The values of the external Indices do not reflect the payment of dividends.
- The Policy applied for is not a registered security.
- Current illustrated values are based on the Fixed Rate Selection and are not intended to predict future performance.
- North American Company for Life and Health Insurance has the right to change Index Participation Rates, Cap Rates, Spread Rates and interest rates. However, they will be determined before the Index Period begins.
- Any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.

PROPOSED OWNER'S SIGNATURE: _____   DATE: _____

AGENT: I certify I have reviewed this summary with the applicant. I have not made statements that differ from this material, nor have I made any promises about the future performance or values of any indexed life insurance policy.

AGENT'S SIGNATURE: _____   DATE: _____

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North American Company
for Life and Health Insurance
Corporate Markets Center
A Member of the Sammons Financial Group

POLICY Number: 000000

ANNUAL REPORT
01/01/2008 through 01/01/2009

POLICY SPECIFICATIONS

Policyowner	JOHN DOE
	111 Any Street
	Anytown, USA 55555

Insured	JOHN DOE
Issue Age & Sex	Male 35 PRF
Birthdate	01/01/1973
Original Policy Date	01/01/2008
Statement Date	01/01/2009
Plan Name	Indexed UL
Death Benefit Option	1 Level Death Benefit
Planned Periodic Premium	None

SERVICE CONTACT

JOHN Q. AGENT
222 Any Street
Anytown, USA 55555
Phone (555) 555-1234

or

CUSTOMER SERVICE REPRESENTATIVE
1-800-283-5433

POLICY VALUES	PRIOR YEAR ENDING VALUES 01/01/2008	CURRENT YEAR ENDING VALUES 01/01/2009
POLICY FACE AMOUNT	$100,000.00	$100,000.00
POLICY VALUE	.00	$ 1,345.92
SURRENDER VALUE (policy value minus loans and loan interest as of end of policy year)	.00	$ 1,345.92
DEATH BENEFIT	$100,000.00	$100,000.00

POLICY INTEREST RATES

We credit interest to the portion of your non-loaned policy value that is allocated to the Fixed Rate Selection at a rate not less than 2.00%. Our current rate is 4.00%. You may contact the company at 1-800-283-5433 to obtain the Index Participation Rate, Index Cap Rate and Index Spread Rate in effect for your Policy Value Selection. The policy value listed above reflects the actual interest rate credited to your policy during the past year. Loaned values are credited with a guaranteed interest rate of 2.00%. Your current Policy Value Selection(s) are:

Policy Value Selection:
25% - S& P 500 DAILY AVERAGING
25% - DJIA DAILY AVERAGING
25% - RUSSELL 2000 DAILY AVERAGING
25% - FIXED RATE SELECTION

North American Company
for Life and Health Insurance
Corporate Markets Center
2000 44th Street S.W. Suite. 300 • Fargo, North Dakota 58103
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MONTHLY TRANSACTION SUMMARY

POLICY MO. ENDING IN	PREMIUM RECEIVED (+)	INTEREST AND INDEX CREDITS (1) (+)	COST OF INSURANCE CHARGES (2) (-)	EXPENSE CHARGES (3) (-)	PARTIAL WITHDRAWALS(4) (-)	ENDING POLICY VALUE (=)
DEC						
JAN	1751.06	5.13	9.91	415.11	0.00	1,331.17
FEB	0.00	4.33	9.94	240.00	0.00	1,085.56
MAR	0.00	3.52	9.96	240.00	0.00	839.12
APR	0.00	2.71	9.99	240.00	0.00	591.84
MAY	0.00	1.90	10.01	240.00	0.00	343.73
JUN	0.00	1.09	10.04	240.00	0.00	94.78
JUL	0.00	0.00	0.00	94.78	0.00	0.00
AUG	0.00	0.00	0.00	0.00	0.00	0.00
SEP	0.00	0.00	0.00	0.00	0.00	0.00
OCT	0.00	0.00	0.00	0.00	0.00	0.00
NOV	0.00	0.00	0.00	0.00	0.00	0.00
DEC	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL FOR POLICY YEAR	1751.06	18.68	59.85	1,709.81	0.00	0.00

(1)   Total interest and index credits on this statement consist of a guaranteed amount of $9.42   and an excess amount of $9.26.

(2)   Cost of insurance charges depend upon the insured's attained age and upon the amount at risk; therefore, cost of insurance charges may vary from year to year.

(3)   There is a 10% premium expense charge and a monthly per thousand policy expense charge for this policy. The annual policy expense charge was $1,534.78. Refer to your policy for additional information.

(4)   Partial withdrawals include partial surrender fees.

If premium payments are discontinued, based upon policy guarantees this policy will lapse before its anniversary in 2014.
If premium payments are discontinued, based upon policy non-guaranteed rates this policy will lapse before its anniversary in 2014.

We encourage you to take advantage of the flexibility of your policy which allows you to make additional or unscheduled premium payments, and to make changes in your coverage to fit your family or business needs. Contact your agent or customer service representative for the maximum premium which can be paid on this policy.

ENDING LOAN BALANCE: 0.00

BENEFIT SUMMARY

BENEFIT	COVERAGE	EFFECTIVE DATE	DESCRIPTION
Indexed UL	$100,000	01/01/2008	Coverage on insured.

IMPORTANT POLICYOWNER NOTICE

You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling 1-800-283-5433, writing to North American Company for Life and Health Insurance at Corporate Markets Center, P.O. Box 2907, Fargo, ND 58108, or contacting your agent. If you do not receive a current illustration on your policy within 30 days from your request, you should contact your state insurance department.

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Male Preferred
Monthly Non-guaranteed COI Rates per $1000

Iss Age	Pol Year 1	2	3	4	5	6	7	8	9	10	11	12
18	0.07837	0.08170	0.08337	0.08337	0.08504	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588
19	0.08170	0.08337	0.08337	0.08504	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505
20	0.08337	0.08337	0.08504	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422
21	0.08337	0.08504	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422
22	0.08504	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588
23	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839
24	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089
25	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673
26	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174
27	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008
28	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842
29	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760
30	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929
31	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348
32	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934
33	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939
34	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110
35	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199
36	0.10459	0.10950	0.11768	0.12585	0.13485	0.14630	0.16021	0.17575	0.19539	0.21667	0.23714	0.25925
37	0.10726	0.11527	0.12328	0.13210	0.14331	0.15694	0.17216	0.19140	0.21225	0.23230	0.25395	0.26679
38	0.11287	0.12071	0.12934	0.14032	0.15366	0.16857	0.18741	0.20782	0.22745	0.24866	0.26123	0.27615
39	0.11814	0.12659	0.13734	0.15039	0.16498	0.18342	0.20339	0.22261	0.24336	0.25566	0.27027	0.14425
40	0.12383	0.13435	0.14712	0.16139	0.17943	0.19897	0.21776	0.23806	0.25009	0.26438	0.14111	0.15577
41	0.13136	0.14385	0.15780	0.17544	0.19454	0.21292	0.23276	0.24453	0.25850	0.14111	0.15238	0.17151
42	0.14058	0.15421	0.17144	0.19012	0.20807	0.22747	0.23896	0.25262	0.14111	0.15238	0.16778	0.18918
43	0.15062	0.16745	0.18569	0.20323	0.22217	0.23340	0.24673	0.14111	0.15238	0.16778	0.18506	0.21108
44	0.16346	0.18126	0.19838	0.21688	0.22784	0.24085	0.14111	0.15238	0.16778	0.18506	0.20648	0.23682
45	0.17684	0.19354	0.21158	0.22227	0.23497	0.14111	0.15238	0.16778	0.18506	0.20648	0.23167	0.26412
46	0.18870	0.20628	0.21671	0.22909	0.24473	0.15238	0.16778	0.18506	0.20648	0.23167	0.25837	0.29334
47	0.20099	0.21115	0.22321	0.23845	0.25750	0.16778	0.18506	0.20648	0.23167	0.25837	0.28695	0.31757
48	0.20558	0.21733	0.23216	0.25071	0.27607	0.18506	0.20648	0.23167	0.25837	0.28695	0.31066	0.34527
49	0.21145	0.22588	0.24393	0.26860	0.29628	0.20648	0.23167	0.25837	0.28695	0.31066	0.33775	0.37875
50	0.21960	0.23714	0.26112	0.28804	0.32140	0.23167	0.25837	0.28695	0.31066	0.33775	0.37050	0.42034
51	0.23036	0.25365	0.27980	0.31220	0.35031	0.25837	0.28695	0.31066	0.33775	0.37050	0.41118	0.47080
52	0.24618	0.27156	0.30300	0.33999	0.37919	0.28695	0.31066	0.33775	0.37050	0.41118	0.46054	0.52708
53	0.26331	0.29381	0.32966	0.36768	0.40838	0.31066	0.33775	0.37050	0.41118	0.46054	0.51558	0.58609
54	0.28461	0.31934	0.35616	0.39559	0.42829	0.33775	0.37050	0.41118	0.46054	0.51558	0.57330	0.64822
55	0.30902	0.34465	0.38280	0.41444	0.45062	0.37050	0.41118	0.46054	0.51558	0.57330	0.63408	0.71079
56	0.33890	0.37641	0.40752	0.44309	0.48608	0.41118	0.46054	0.51558	0.57330	0.63408	0.69528	0.77340
57	0.36363	0.39368	0.42803	0.46956	0.52114	0.46054	0.51558	0.57330	0.63408	0.69528	0.75651	0.84147
58	0.38676	0.42050	0.46130	0.51197	0.57347	0.51558	0.57330	0.63408	0.69528	0.75651	0.82309	0.91075
59	0.40545	0.44479	0.49364	0.55293	0.61905	0.57330	0.63408	0.69528	0.75651	0.82309	0.89085	0.99326
60	0.43653	0.48447	0.54266	0.60755	0.67560	0.63408	0.69528	0.75651	0.82309	0.89085	0.97155	1.08554

61	0.46614	0.52212	0.58455	0.65002	0.71896	0.69528	0.75651	0.82309	0.89085	0.97155	1.06180	1.20860
62	0.51186	0.57305	0.63723	0.70481	0.77286	0.75651	0.82309	0.89085	0.97155	1.06180	1.18216	1.33689
63	0.55006	0.61165	0.67651	0.74182	0.80717	0.82309	0.89085	0.97155	1.06180	1.18216	1.30761	1.47159
64	0.59887	0.66237	0.72630	0.79028	0.85985	0.89085	0.97155	1.06180	1.18216	1.30761	1.43934	1.62092
65	0.63408	0.69528	0.75651	0.82309	0.89085	0.97155	1.06180	1.18216	1.30761	1.43934	1.58538	1.78380
66	0.69528	0.75651	0.82309	0.89085	0.97155	1.06180	1.18216	1.30761	1.43934	1.58538	1.74464	1.97321
67	0.75651	0.82309	0.89085	0.97155	1.06180	1.18216	1.30761	1.43934	1.58538	1.74464	1.92985	2.19443
68	0.82309	0.89085	0.97155	1.06180	1.18216	1.30761	1.43934	1.58538	1.74464	1.92985	2.14615	2.45005
69	0.89085	0.97155	1.06180	1.18216	1.30761	1.43934	1.58538	1.74464	1.92985	2.14615	2.39608	2.72930
70	0.97155	1.06180	1.18216	1.30761	1.43934	1.58538	1.74464	1.92985	2.14615	2.39608	2.66909	3.04786
71	1.06180	1.18216	1.30761	1.43934	1.58538	1.74464	1.92985	2.14615	2.39608	2.66909	2.98050	3.37948
72	1.18216	1.30761	1.43934	1.58538	1.74464	1.92985	2.14615	2.39608	2.66909	2.98050	3.30466	3.73708
73	1.30761	1.43934	1.58538	1.74464	1.92985	2.14615	2.39608	2.66909	2.98050	3.30466	3.65418	4.13420
74	1.43934	1.58538	1.74464	1.92985	2.14615	2.39608	2.66909	2.98050	3.30466	3.65418	4.04230	4.58225
75	1.58538	1.74464	1.92985	2.14615	2.39608	2.66909	2.98050	3.30466	3.65418	4.04230	4.48014	5.08117
76	1.74464	1.92985	2.14615	2.39608	2.66909	2.98050	3.30466	3.65418	4.04230	4.48014	4.96763	5.62771
77	1.92985	2.14615	2.39608	2.66909	2.98050	3.30466	3.65418	4.04230	4.48014	4.96763	5.50158	6.21616
78	2.14615	2.39608	2.66909	2.98050	3.30466	3.65418	4.04230	4.48014	4.96763	5.50158	6.07639	6.84030
79	2.39608	2.66909	2.98050	3.30466	3.65418	4.04230	4.48014	4.96763	5.50158	6.07639	6.68596	7.49501
80	2.66909	2.98050	3.30466	3.65418	4.04230	4.48014	4.96763	5.50158	6.07639	6.68596	7.32529	8.11256
81	2.98050	3.30466	3.65418	4.04230	4.48014	4.96763	5.50158	6.07639	6.68596	7.32529	7.92824	8.76013
82	3.30466	3.65418	4.04230	4.48014	4.96763	5.50158	6.07639	6.68596	7.32529	7.92824	8.56038	9.44728
83	3.65418	4.04230	4.48014	4.96763	5.50158	6.07639	6.68596	7.32529	7.92824	8.56038	9.23104	10.17788
84	4.04230	4.48014	4.96763	5.50158	6.07639	6.68596	7.32529	7.92824	8.56038	9.23104	9.94397	10.95470
85	4.48014	4.96763	5.50158	6.07639	6.68596	7.32529	7.92824	8.56038	9.23104	9.94397	10.70185	11.67021

13	14	15	16	17	18	19	20	21	22	23	24	25
0.09505	0.09422	0.09422	0.04218	0.04328	0.04438	0.04695	0.04915	0.05282	0.05648	0.05914	0.06416	0.07026
0.09422	0.09422	0.09588	0.04328	0.04438	0.04695	0.04915	0.05282	0.05648	0.06052	0.06416	0.07026	0.07707
0.09422	0.09588	0.09839	0.04438	0.04695	0.04915	0.05282	0.05648	0.06052	0.06566	0.07026	0.07707	0.08568
0.09588	0.09839	0.10089	0.04695	0.04915	0.05282	0.05648	0.06052	0.06566	0.07190	0.07707	0.08568	0.09501
0.09839	0.10089	0.10673	0.05026	0.05402	0.05777	0.06052	0.06566	0.07190	0.07887	0.08768	0.09722	0.10640
0.10089	0.10673	0.11174	0.05402	0.05777	0.06190	0.06566	0.07190	0.07887	0.08768	0.09722	0.10640	0.11631
0.10673	0.11174	0.12008	0.05648	0.06052	0.06566	0.07190	0.07887	0.08768	0.09722	0.10398	0.11366	0.11940
0.11174	0.12008	0.12842	0.06190	0.06715	0.07353	0.07887	0.08768	0.09722	0.10640	0.11631	0.12218	0.12916
0.12008	0.12842	0.13760	0.06715	0.07353	0.08066	0.08768	0.09722	0.10640	0.11631	0.12218	0.12916	0.13797
0.12842	0.13760	0.14929	0.07353	0.08066	0.08967	0.09722	0.10640	0.11631	0.12218	0.12916	0.13797	0.14899
0.13760	0.14929	0.16348	0.08066	0.08967	0.09943	0.10640	0.11631	0.12218	0.12916	0.13797	0.14899	0.16405
0.14929	0.16348	0.17934	0.08967	0.09943	0.10882	0.11895	0.12496	0.13210	0.14111	0.15238	0.16778	0.18506
0.16348	0.17934	0.19939	0.09943	0.10882	0.11895	0.12496	0.13210	0.14111	0.15238	0.16778	0.18506	0.20648
0.17934	0.19939	0.22110	0.10882	0.11895	0.12774	0.13503	0.14425	0.15577	0.17151	0.18918	0.21108	0.23682
0.19939	0.22110	0.24199	0.11895	0.12496	0.13503	0.14425	0.15577	0.17151	0.18918	0.21108	0.23682	0.26412
0.22110	0.24199	0.26455	0.12496	0.13210	0.14425	0.15577	0.17151	0.18918	0.21108	0.23682	0.26412	0.29334
0.24199	0.26455	0.27792	0.13503	0.14425	0.15577	0.17151	0.18918	0.21108	0.24198	0.26987	0.29973	0.32449
0.26455	0.27792	0.29381	0.14425	0.15577	0.17151	0.18918	0.21108	0.23682	0.26987	0.29973	0.32449	0.35279
0.27236	0.28792	0.14425	0.15577	0.17151	0.18918	0.21108	0.23682	0.26412	0.29973	0.32449	0.35279	0.38701
0.28204	0.14425	0.15577	0.17151	0.18918	0.21567	0.24198	0.26987	0.29973	0.32449	0.35279	0.39526	0.43866
0.14425	0.15577	0.17151	0.18918	0.21108	0.24198	0.26987	0.29973	0.32449	0.35279	0.38701	0.43866	0.49133
0.15577	0.17151	0.18918	0.21567	0.24198	0.26987	0.29973	0.33140	0.36031	0.39526	0.43866	0.50159	0.56156
0.17151	0.18918	0.21108	0.24198	0.26987	0.29973	0.32449	0.36031	0.39526	0.43866	0.49133	0.56156	0.62444
0.18918	0.21108	0.23682	0.26987	0.29973	0.32449	0.35279	0.39526	0.43866	0.49133	0.55006	0.62444	0.69066
0.21108	0.23682	0.26412	0.29973	0.32449	0.35279	0.38701	0.43866	0.49133	0.55006	0.61165	0.69066	0.75734
0.23682	0.26412	0.29973	0.32449	0.35279	0.39526	0.43866	0.49133	0.55006	0.62444	0.69066	0.75734	0.84096
0.26412	0.29334	0.32449	0.35279	0.38701	0.43866	0.49133	0.55006	0.61165	0.69066	0.75734	0.82407	0.91501
0.29334	0.31757	0.35279	0.38701	0.42950	0.49133	0.55006	0.61165	0.67651	0.75734	0.82407	0.89662	0.99038
0.31757	0.34527	0.38701	0.42950	0.48106	0.55006	0.61165	0.67651	0.74182	0.82407	0.89662	0.97046	1.08014
0.34527	0.38701	0.42950	0.48106	0.55006	0.61165	0.67651	0.75734	0.82407	0.91501	0.99038	1.08014	1.20432
0.37875	0.42950	0.48106	0.53857	0.61165	0.67651	0.74182	0.82407	0.89662	0.99038	1.08014	1.18055	1.34095
0.42034	0.48106	0.53857	0.59887	0.67651	0.74182	0.80717	0.89662	0.97046	1.08014	1.18055	1.31446	1.48339
0.47080	0.53857	0.59887	0.66237	0.74182	0.80717	0.87823	0.97046	1.05841	1.18055	1.31446	1.45407	1.63299
0.52708	0.59887	0.66237	0.74182	0.80717	0.89662	0.97046	1.05841	1.18055	1.31446	1.48339	1.63299	1.83450
0.58609	0.66237	0.72630	0.80717	0.87823	0.97046	1.05841	1.15679	1.31446	1.45407	1.63299	1.79887	2.01907
0.64822	0.72630	0.79028	0.87823	0.95055	1.05841	1.15679	1.28798	1.45407	1.60068	1.79887	1.97982	2.23377
0.71079	0.79028	0.85985	0.95055	1.03669	1.15679	1.28798	1.42476	1.60068	1.76325	1.97982	2.19029	2.48461
0.77340	0.85985	0.93065	1.03669	1.13303	1.28798	1.42476	1.56839	1.76325	1.94058	2.19029	2.43618	2.77455
0.84147	0.93065	1.01497	1.13303	1.26152	1.42476	1.56839	1.72765	1.94058	2.14684	2.43618	2.72039	3.09143
0.91075	1.01497	1.10928	1.26152	1.39546	1.56839	1.72765	1.90136	2.14684	2.38778	2.72039	3.03097	3.45306
0.99326	1.10928	1.23506	1.39546	1.53611	1.72765	1.90136	2.10340	2.38778	2.66625	3.03097	3.38540	3.82971
1.08554	1.23506	1.36617	1.53611	1.69206	1.90136	2.10340	2.33940	2.66625	2.97056	3.38540	3.75452	4.23608
1.20860	1.36617	1.50384	1.69206	1.86215	2.10340	2.33940	2.61215	2.97056	3.31779	3.75452	4.15272	4.68762

1.33689	1.50384	1.65648	1.86215	2.05998	2.33940	2.61215	2.91018	3.31779	3.67939	4.15272	4.59515	5.19739
1.47159	1.65648	1.82297	2.05998	2.29105	2.61215	2.91018	3.25024	3.67939	4.06944	4.59515	5.09458	5.76545
1.62092	1.82297	2.01658	2.29105	2.55809	2.91018	3.25024	3.60432	4.06944	4.50277	5.09458	5.65105	6.38824
1.78380	2.01658	2.24272	2.55809	2.84985	3.25024	3.60432	3.98624	4.50277	4.99188	5.65105	6.26104	7.05938
1.97321	2.24272	2.50405	2.84985	3.18273	3.60432	3.98624	4.41049	4.99188	5.53678	6.26104	6.91829	7.77189
2.19443	2.50405	2.78955	3.18273	3.52931	3.98624	4.41049	4.88930	5.53678	6.13402	6.91829	7.61595	8.52006
2.45005	2.78955	3.11527	3.45436	3.90311	4.31830	4.78684	5.42267	6.00718	6.77743	7.46029	8.17708	9.03989
2.72930	3.11527	3.45436	3.82006	4.31830	4.78684	5.30869	6.00718	6.63679	7.46029	8.17708	8.85366	9.76559
3.04786	3.45436	3.82006	4.22621	4.78684	5.30869	5.88051	6.63679	7.30489	8.17708	8.85366	9.56360	10.53633
3.37948	3.82006	4.22621	4.68449	5.30869	5.88051	6.49636	7.30489	8.00608	8.85366	9.56360	10.31747	11.35662
3.73708	4.13420	4.68449	5.19486	5.75403	6.49636	7.14976	7.83540	8.48235	9.36206	10.09913	10.88327	11.97325
4.13420	4.58225	5.19486	5.75403	6.35615	7.14976	7.83540	8.48235	9.16097	10.09913	10.88327	11.71753	12.76017
4.58225	5.08117	5.75403	6.35615	6.99490	7.83540	8.48235	9.16097	9.88132	10.88327	11.71753	12.48644	13.60586
5.08117	5.62771	6.21616	6.99490	7.66504	8.29727	8.96033	9.88132	10.64752	11.46253	12.21354	13.31260	14.20187
5.62771	6.21616	6.84030	7.66504	8.29727	8.96033	9.66404	10.64752	11.46253	12.21354	13.02030	14.20187	15.16138
6.21616	6.84030	7.49501	8.29727	8.96033	9.66404	10.41240	11.46253	12.21354	13.02030	13.88848	15.16138	16.19821
6.84030	7.49501	8.29727	8.96033	9.66404	10.64752	11.46253	12.21354	13.02030	14.20187	15.16138	16.19821	17.41085
7.49501	8.11256	8.96033	9.66404	10.41240	11.46253	12.21354	13.02030	13.88848	15.16138	16.19821	17.02743	18.32435
8.11256	8.76013	9.66404	10.41240	11.20825	12.21354	13.02030	13.88848	14.82501	16.19821	17.02743	17.91871	19.30716
8.76013	9.44728	10.41240	11.20825	11.94146	13.02030	13.88848	14.82501	15.83672	17.02743	17.91871	18.87738	20.36465
9.44728	10.17788	11.20825	11.94146	12.72894	13.88848	14.82501	15.83672	16.64566	17.91871	18.87738	19.90858	21.50310
10.17788	10.95470	11.94146	12.72894	13.57618	14.82501	15.83672	16.64566	17.51492	18.87738	19.90858	21.01838	22.72925
10.95470	11.67021	12.72894	13.57618	14.48989	15.83672	16.64566	17.51492	18.44965	19.90858	21.01838	22.21326	24.05203
11.67021	12.43853	13.57618	14.48989	15.47669	16.64566	17.51492	18.44965	19.45483	21.01838	22.21326	23.50183	25.47948
12.43853	13.26497	14.48989	15.47669	16.26550	17.51492	18.44965	19.45483	20.53628	22.21326	23.50183	24.89178	27.02149

26	Att Age
0.07707	43
0.08568	44
0.09501	45
0.10398	46
0.11631	47
0.12218	48
0.12622	49
0.13797	50
0.14899	51
0.16405	52
0.18095	53
0.20648	54
0.23167	55
0.26412	56
0.29334	57
0.31757	58
0.35279	59
0.38701	60
0.42950	61
0.49133	62
0.55006	63
0.62444	64
0.69066	65
0.75734	66
0.82407	67
0.91501	68
0.99038	69
1.08014	70
1.18055	71
1.34095	72
1.48339	73
1.63299	74
1.79887	75
2.01907	76
2.23377	77
2.48461	78
2.77455	79
3.09143	80
3.45306	81
3.82971	82
4.23608	83
4.68762	84
5.19739	85

5.76545	86
6.38824	87
7.05938	88
7.77189	89
8.52006	90
9.22650	91
9.76559	92
10.53633	93
11.35662	94
12.22971	95
12.76017	96
13.60586	97
14.51636	98
15.16138	99
16.19821	100
17.02743	101
18.32435	102
19.30716	103
20.36465	104
21.50310	105
22.72925	106
24.05203	107
25.47948	108
27.02149	109
28.68894	110
30.49504	111
31.67288	112
33.73907	113
35.98570	114
37.45808	115
40.04735	116
42.88083	117
44.74201	118
46.69452	119
50.05277	120

Male Standard
Monthly Non-guaranteed COI Rates per $1000

Iss Age	Pol Year 1	2	3	4	5	6	7	8	9	10	11	12
18	0.07837	0.08170	0.08337	0.08337	0.08504	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588
19	0.08170	0.08337	0.08337	0.08504	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505
20	0.08337	0.08337	0.08504	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422
21	0.08337	0.08504	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422
22	0.08504	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588
23	0.08587	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839
24	0.08754	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089
25	0.08921	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673
26	0.09338	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174
27	0.09755	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008
28	0.09755	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842
29	0.09588	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760
30	0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929
31	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348
32	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934
33	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939
34	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110
35	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199
36	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455
37	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792
38	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381
39	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387
40	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896
41	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327
42	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176
43	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176	0.45949
44	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176	0.45949	0.51563
45	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176	0.45949	0.51046	0.56938
46	0.23957	0.26190	0.27514	0.29086	0.31073	0.33557	0.36953	0.40764	0.45489	0.51046	0.56938	0.63250
47	0.25925	0.27236	0.28792	0.30759	0.33217	0.36579	0.40351	0.45028	0.50529	0.56361	0.62608	0.68485
48	0.26957	0.28498	0.30444	0.32878	0.36205	0.39938	0.44567	0.50012	0.55784	0.61967	0.67096	0.72961
49	0.28204	0.30130	0.32538	0.35831	0.39526	0.44107	0.49495	0.55207	0.61326	0.66402	0.72206	0.79224
50	0.29816	0.32199	0.35457	0.39113	0.43646	0.48978	0.54631	0.60685	0.65708	0.71451	0.78395	0.87024
51	0.31859	0.35083	0.38701	0.43186	0.48461	0.54054	0.60045	0.65014	0.70696	0.77567	0.86103	0.96469
52	0.34709	0.38288	0.42725	0.47944	0.53477	0.59404	0.64320	0.69941	0.76738	0.85183	0.95437	1.06879
53	0.37875	0.42265	0.47427	0.52900	0.58763	0.63626	0.69186	0.75909	0.84263	0.94405	1.05723	1.17598
54	0.41804	0.46910	0.52324	0.58122	0.62932	0.68431	0.75081	0.83343	0.93374	1.04567	1.16311	1.28686
55	0.46393	0.51747	0.57481	0.62238	0.67676	0.74252	0.82423	0.92343	1.03411	1.15025	1.27262	1.39592
56	0.50594	0.56200	0.60850	0.66167	0.72596	0.80583	0.90280	1.01100	1.12453	1.24414	1.36466	1.48534
57	0.54919	0.59462	0.64658	0.70939	0.78743	0.88218	0.98790	1.09882	1.21568	1.33342	1.45131	1.57957
58	0.58075	0.63149	0.69283	0.76904	0.86157	0.96480	1.07311	1.18722	1.30219	1.41730	1.54252	1.67005
59	0.61640	0.67628	0.75066	0.84096	0.94171	1.04741	1.15877	1.27096	1.38329	1.50549	1.62993	1.77824
60	0.65972	0.73228	0.82036	0.91863	1.02172	1.13033	1.23975	1.34930	1.46847	1.58983	1.73445	1.89632

61	0.71390	0.79976	0.89555	0.99604	1.10190	1.20855	1.31532	1.43147	1.54974	1.69068	1.84843	2.05896
62	0.77916	0.87247	0.97036	1.07348	1.17736	1.28136	1.39448	1.50967	1.64694	1.80056	2.00558	2.21949
63	0.84941	0.94469	1.04507	1.14618	1.24741	1.35751	1.46962	1.60321	1.75271	1.95223	2.16039	2.37915
64	0.91903	1.01667	1.11501	1.21347	1.32055	1.42959	1.55951	1.70490	1.89891	2.10132	2.31402	2.55006
65	0.98827	1.08385	1.17954	1.28361	1.38957	1.51582	1.65710	1.84562	2.04228	2.24894	2.47825	2.72858
66	1.08385	1.17954	1.28361	1.38957	1.51582	1.65710	1.84562	2.04228	2.24894	2.47825	2.72858	3.01999
67	1.17954	1.28361	1.38957	1.51582	1.65710	1.84562	2.04228	2.24894	2.47825	2.72858	3.01999	3.36076
68	1.28361	1.38957	1.51582	1.65710	1.84562	2.04228	2.24894	2.47825	2.72858	3.01999	3.36076	3.75509
69	1.38957	1.51582	1.65710	1.84562	2.04228	2.24894	2.47825	2.72858	3.01999	3.36076	3.75509	4.18657
70	1.51582	1.65710	1.84562	2.04228	2.24894	2.47825	2.72858	3.01999	3.36076	3.75509	4.18657	4.67967
71	1.65710	1.84562	2.04228	2.24894	2.47825	2.72858	3.01999	3.36076	3.75509	4.18657	4.67967	5.19400
72	1.84562	2.04228	2.24894	2.47825	2.72858	3.01999	3.36076	3.75509	4.18657	4.67967	5.19400	5.74981
73	2.04228	2.24894	2.47825	2.72858	3.01999	3.36076	3.75509	4.18657	4.67967	5.19400	5.74981	6.36848
74	2.24894	2.47825	2.72858	3.01999	3.36076	3.75509	4.18657	4.67967	5.19400	5.74981	6.36848	7.06833
75	2.47825	2.72858	3.01999	3.36076	3.75509	4.18657	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996
76	2.72858	3.01999	3.36076	3.75509	4.18657	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903
77	3.01999	3.36076	3.75509	4.18657	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736
78	3.36076	3.75509	4.18657	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585
79	3.75509	4.18657	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714
80	4.18657	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351
81	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223
82	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	14.79947
83	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	14.79947	15.98254
84	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	14.79947	15.98254	17.24713
85	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	14.79947	15.98254	17.24713	18.41815

13	14	15	16	17	18	19	20	21	22	23	24	25
0.09505	0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348
0.09422	0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934
0.09422	0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939
0.09588	0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110
0.09839	0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199
0.10089	0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455
0.10673	0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792
0.11174	0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381
0.12008	0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387
0.12842	0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896
0.13760	0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327
0.14929	0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176
0.16348	0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176	0.45949
0.17934	0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176	0.45949	0.51563
0.19939	0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176	0.45949	0.51563	0.57515
0.22110	0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176	0.45949	0.51563	0.57515	0.63891
0.24199	0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176	0.45949	0.51563	0.57515	0.63891	0.69179
0.26455	0.27792	0.29381	0.31387	0.33896	0.37327	0.41176	0.45949	0.51563	0.57515	0.63891	0.69179	0.75227
0.27792	0.29381	0.31387	0.33896	0.37327	0.41176	0.45949	0.51563	0.57515	0.63891	0.69179	0.75227	0.82540
0.29381	0.31387	0.33896	0.37327	0.41176	0.45949	0.51563	0.57515	0.63891	0.69179	0.75227	0.82540	0.91627
0.31387	0.33896	0.37327	0.41176	0.45949	0.51563	0.57515	0.63891	0.69179	0.75227	0.82540	0.91627	1.02661
0.33896	0.37327	0.41176	0.45949	0.51563	0.57515	0.63891	0.69179	0.75227	0.82540	0.91627	1.02661	1.14974
0.37327	0.41176	0.45949	0.51563	0.57515	0.63891	0.69179	0.75227	0.82540	0.91627	1.02661	1.14974	1.27896
0.41176	0.45949	0.51563	0.57515	0.63891	0.69179	0.75227	0.82540	0.91627	1.02661	1.14974	1.27896	1.41513
0.45949	0.51563	0.57515	0.63891	0.69179	0.75227	0.81711	0.90706	1.01629	1.13817	1.26608	1.40087	1.53670
0.51563	0.57515	0.63250	0.68485	0.74472	0.81711	0.89785	1.00596	1.12660	1.25320	1.38661	1.50539	1.63863
0.56938	0.63250	0.67791	0.73716	0.80882	0.89785	0.99564	1.11504	1.24033	1.35810	1.48975	1.62158	1.74647
0.63250	0.68485	0.73716	0.80882	0.88865	0.99564	1.11504	1.22745	1.35810	1.48975	1.60454	1.74647	1.87093
0.68485	0.73716	0.80882	0.88865	0.99564	1.10347	1.22745	1.34385	1.47410	1.58750	1.72791	1.85082	2.01945
0.73716	0.80882	0.88865	0.99564	1.10347	1.22745	1.34385	1.45846	1.58750	1.70935	1.85082	1.99750	2.18422
0.80882	0.89785	0.99564	1.10347	1.22745	1.34385	1.45846	1.58750	1.70935	1.85082	1.99750	2.16019	2.40670
0.87944	0.99564	1.10347	1.22745	1.34385	1.45846	1.57047	1.70935	1.83072	1.97555	2.13617	2.37991	2.60464
0.97500	1.09191	1.22745	1.34385	1.45846	1.58750	1.70935	1.83072	1.97555	2.13617	2.35312	2.60464	2.83637
1.08035	1.20171	1.32960	1.47410	1.58750	1.70935	1.83072	1.97555	2.13617	2.37991	2.60464	2.83637	3.09047
1.18884	1.31535	1.44282	1.57047	1.70935	1.85082	1.99750	2.16019	2.37991	2.60464	2.83637	3.09047	3.36395
1.30110	1.42718	1.55344	1.69080	1.83072	1.99750	2.13617	2.35312	2.57496	2.80363	3.05434	3.32410	3.63625
1.41155	1.53641	1.67225	1.81062	1.97555	2.16019	2.37991	2.60464	2.83637	3.09047	3.32410	3.63625	3.99885
1.51938	1.65371	1.79053	1.95361	2.13617	2.37991	2.60464	2.83637	3.09047	3.36395	3.68043	3.99885	4.41473
1.61663	1.75035	1.90973	2.08815	2.32634	2.57496	2.83637	3.12661	3.36395	3.68043	4.04813	4.46992	4.86240
1.71019	1.86588	2.04015	2.27280	2.51562	2.77091	3.05434	3.36395	3.68043	4.04813	4.41473	4.86240	5.29926
1.82205	1.99218	2.21929	2.45631	2.70550	2.98213	3.28428	3.63625	4.04813	4.46992	4.86240	5.36837	5.80702
1.94424	2.16581	2.39705	2.64013	2.90997	3.20469	3.54796	3.94961	4.41473	4.92409	5.43753	5.88395	6.43080
2.11237	2.33783	2.57482	2.83788	3.12516	3.45975	3.85120	4.30446	4.80075	5.36837	5.96093	6.34539	6.93579

2.27864	2.50955	2.76584	3.04571	3.37163	3.75290	4.19432	4.67758	5.23021	5.80702	6.43080	6.93579	7.59499
2.44433	2.69386	2.96632	3.28359	3.65471	4.08431	4.55458	5.09226	5.65338	6.26007	6.93579	7.70069	8.31979
2.62193	2.88700	3.19564	3.55662	3.97444	4.43174	4.95452	5.50000	6.08966	6.74629	7.48941	8.31979	9.23298
2.80776	3.10777	3.45864	3.86470	4.30907	4.81699	5.34687	5.91957	6.55719	7.27863	8.08457	8.97063	9.92840
3.01999	3.36076	3.75509	4.18657	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585
3.36076	3.75509	4.18657	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714
3.75509	4.18657	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351
4.18657	4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.06071
4.67967	5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	13.88498
5.19400	5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	14.34106	14.74186
5.74981	6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	14.79947	15.23607	15.63210
6.36848	7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	14.79947	15.48420	16.16721	16.39691
7.06833	7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	14.79947	15.98254	16.70554	16.96975	17.50830
7.84996	8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	14.79947	15.98254	16.97592	17.54630	17.81566	18.37906
8.70903	9.63736	10.62585	11.66714	12.65351	13.69223	14.79947	15.98254	17.24713	18.12659	18.43357	18.70862	19.29978
9.63736	10.62585	11.66714	12.65351	13.69223	14.79947	15.98254	17.24713	18.41815	19.36854	19.70467	20.00856	20.65416
10.62585	11.66714	12.65351	13.69223	14.79947	15.98254	17.24713	18.41815	19.68239	20.71197	21.08241	21.41896	21.74091
11.66714	12.65351	13.69223	14.79947	15.98254	17.24713	18.41815	19.68239	21.05029	22.16939	22.57864	22.55133	22.91258
12.65351	13.69223	14.79947	15.98254	17.24713	18.41815	19.68239	21.05029	22.53468	23.36025	23.36920	23.34167	23.72314
13.69223	14.79947	15.98254	17.24713	18.41815	19.68239	21.05029	22.53468	24.14881	24.61032	24.64152	24.63330	25.05885
14.79947	15.98254	17.24713	18.41815	19.68239	21.05029	22.53468	24.14881	25.44749	25.96072	26.01630	26.02824	26.50162
15.98254	17.24713	18.41815	19.68239	21.05029	22.53468	24.14881	25.44749	26.85123	27.42124	27.50252	27.53607	28.06125
17.24713	18.41815	19.68239	21.05029	22.53468	24.14881	25.44749	26.85123	28.37042	29.00180	29.11080	29.16732	29.75062
18.41815	19.68239	21.05029	22.53468	24.14881	25.44749	26.85123	28.37042	30.01565	30.71414	30.85286	30.93581	31.58179
19.68239	21.05029	22.53468	24.14881	25.44749	26.85123	28.37042	30.01565	31.79947	32.57128	32.74405	32.85461	33.56971

26	Att Age
0.17934	43
0.19939	44
0.22110	45
0.24199	46
0.26455	47
0.27792	48
0.29381	49
0.31387	50
0.33896	51
0.37327	52
0.41176	53
0.45949	54
0.51563	55
0.57515	56
0.63891	57
0.69179	58
0.75227	59
0.82540	60
0.91627	61
1.02661	62
1.14974	63
1.27896	64
1.41513	65
1.55235	66
1.67273	67
1.78360	68
1.89104	69
2.04142	70
2.18422	71
2.40670	72
2.63434	73
2.83637	74
3.09047	75
3.36395	76
3.68043	77
3.99885	78
4.41473	79
4.86240	80
5.36837	81
5.80702	82
6.34539	83
6.93579	84
7.48941	85

8.20210	86
8.97063	87
9.78276	88
10.62585	89
11.48938	90
12.26621	91
13.06071	92
13.65781	93
14.49577	94
15.36574	95
16.11185	96
16.89673	97
17.72358	98
18.59659	99
19.51913	100
20.53896	101
21.63760	102
22.82223	103
23.62436	104
24.97227	105
26.42768	106
28.00215	107
29.70640	108
31.55365	109
33.55864	110
34.97075	111
37.28253	112
39.80647	113
41.59551	114
44.53502	115
46.61956	116
48.82963	117
52.52003	118
55.12388	119
57.71342	120

Female Preferred
Monthly Non-guaranteed COI Rates per $1000

Iss Age	Pol Year 1	2	3	4	5	6	7	8	9	10	11	12
18	0.03584	0.03834	0.03918	0.04001	0.04168	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502
19	0.03834	0.03918	0.04001	0.04168	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668
20	0.03918	0.04001	0.04168	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085
21	0.04001	0.04168	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419
22	0.04168	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836
23	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336
24	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087
25	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587
26	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255
27	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755
28	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256
29	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840
30	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507
31	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342
32	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260
33	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345
34	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597
35	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099
36	0.08501	0.09162	0.09658	0.10153	0.10731	0.11392	0.12218	0.13127	0.14201	0.15441	0.16928	0.18747
37	0.09070	0.09560	0.10051	0.10623	0.11277	0.12095	0.12994	0.14058	0.15285	0.16757	0.18557	0.20440
38	0.09462	0.09948	0.10514	0.11162	0.11971	0.12862	0.13914	0.15128	0.16586	0.18368	0.20231	0.22499
39	0.09845	0.10406	0.11047	0.11848	0.12729	0.13770	0.14972	0.16415	0.18178	0.20022	0.22267	0.12842
40	0.10298	0.10932	0.11724	0.12596	0.13627	0.14816	0.16244	0.17989	0.19813	0.22035	0.12842	0.14219
41	0.10816	0.11601	0.12464	0.13483	0.14660	0.16073	0.17799	0.19604	0.21803	0.12842	0.14219	0.15805
42	0.11477	0.12331	0.13340	0.14504	0.15901	0.17610	0.19396	0.21571	0.12842	0.14219	0.15805	0.17517
43	0.12198	0.13196	0.14348	0.15730	0.17420	0.19187	0.21338	0.12842	0.14219	0.15805	0.17517	0.19699
44	0.13053	0.14192	0.15559	0.17230	0.18978	0.21106	0.12842	0.14219	0.15805	0.17517	0.19312	0.21701
45	0.14036	0.15388	0.17041	0.18769	0.20874	0.12842	0.14219	0.15805	0.17517	0.19312	0.21275	0.23959
46	0.14875	0.16472	0.18143	0.20177	0.22357	0.14219	0.15805	0.17517	0.19312	0.21275	0.23489	0.26346
47	0.15904	0.17517	0.19481	0.21586	0.23901	0.15805	0.17517	0.19312	0.21275	0.23489	0.25828	0.28946
48	0.16891	0.18784	0.20814	0.23047	0.25619	0.17517	0.19312	0.21275	0.23489	0.25828	0.28378	0.31462
49	0.18088	0.20042	0.22192	0.24668	0.27341	0.19312	0.21275	0.23489	0.25828	0.28378	0.30844	0.34106
50	0.19270	0.21338	0.23718	0.26288	0.28984	0.21275	0.23489	0.25828	0.28378	0.30844	0.33436	0.36965
51	0.20483	0.22768	0.25235	0.27823	0.30652	0.23489	0.25828	0.28378	0.30844	0.33436	0.36239	0.39995
52	0.21819	0.24182	0.26662	0.29372	0.32430	0.25828	0.28378	0.30844	0.33436	0.36239	0.39209	0.43197
53	0.23129	0.25501	0.28093	0.31018	0.34109	0.28378	0.30844	0.33436	0.36239	0.39209	0.42349	0.46700
54	0.24340	0.26815	0.29606	0.32556	0.35770	0.30844	0.33436	0.36239	0.39209	0.42349	0.45782	0.50503
55	0.25536	0.28194	0.31003	0.34064	0.37025	0.33436	0.36239	0.39209	0.42349	0.45782	0.49510	0.54649
56	0.27723	0.30485	0.33495	0.36407	0.39468	0.36239	0.39209	0.42349	0.45782	0.49510	0.53574	0.59225
57	0.29968	0.32926	0.35789	0.38798	0.42050	0.39209	0.42349	0.45782	0.49510	0.53574	0.58060	0.64274
58	0.32358	0.35170	0.38127	0.41324	0.44712	0.42349	0.45782	0.49510	0.53574	0.58060	0.63010	0.69797
59	0.34552	0.37457	0.40597	0.43926	0.47444	0.45782	0.49510	0.53574	0.58060	0.63010	0.68424	0.76009
60	0.36787	0.39871	0.43140	0.46594	0.50373	0.49510	0.53574	0.58060	0.63010	0.68424	0.74513	0.83127

61	0.39144	0.42354	0.45745	0.49454	0.53482	0.53574	0.58060	0.63010	0.68424	0.74513	0.81489	0.90979
62	0.41567	0.44896	0.48536	0.52489	0.56799	0.58060	0.63010	0.68424	0.74513	0.81489	0.89186	0.99568
63	0.44047	0.47618	0.51496	0.55724	0.60390	0.63010	0.68424	0.74513	0.81489	0.89186	0.97606	1.09026
64	0.46700	0.50503	0.54649	0.59225	0.64274	0.68424	0.74513	0.81489	0.89186	0.97606	1.06876	1.19355
65	0.49510	0.53574	0.58060	0.63010	0.68424	0.74513	0.81489	0.89186	0.97606	1.06876	1.17000	1.30688
66	0.53574	0.58060	0.63010	0.68424	0.74513	0.81489	0.89186	0.97606	1.06876	1.17000	1.28107	1.43114
67	0.58060	0.63010	0.68424	0.74513	0.81489	0.89186	0.97606	1.06876	1.17000	1.28107	1.40286	1.56810
68	0.63010	0.68424	0.74513	0.81489	0.89186	0.97606	1.06876	1.17000	1.28107	1.40286	1.53710	1.71827
69	0.68424	0.74513	0.81489	0.89186	0.97606	1.06876	1.17000	1.28107	1.40286	1.53710	1.68426	1.88344
70	0.74513	0.81489	0.89186	0.97606	1.06876	1.17000	1.28107	1.40286	1.53710	1.68426	1.84613	2.11153
71	0.81489	0.89186	0.97606	1.06876	1.17000	1.28107	1.40286	1.53710	1.68426	1.84613	2.06965	2.36592
72	0.89186	0.97606	1.06876	1.17000	1.28107	1.40286	1.53710	1.68426	1.84613	2.06965	2.31893	2.62191
73	0.97606	1.06876	1.17000	1.28107	1.40286	1.53710	1.68426	1.84613	2.06965	2.31893	2.56976	2.90494
74	1.06876	1.17000	1.28107	1.40286	1.53710	1.68426	1.84613	2.06965	2.31893	2.56976	2.84708	3.22056
75	1.17000	1.28107	1.40286	1.53710	1.68426	1.84613	2.06965	2.31893	2.56976	2.84708	3.15630	3.50901
76	1.28107	1.40286	1.53710	1.68426	1.84613	2.06965	2.31893	2.56976	2.84708	3.15630	3.43889	3.94297
77	1.40286	1.53710	1.68426	1.84613	2.06965	2.31893	2.56976	2.84708	3.15630	3.43889	3.86399	4.40043
78	1.53710	1.68426	1.84613	2.06965	2.31893	2.56976	2.84708	3.15630	3.43889	3.86399	4.31206	4.89026
79	1.68426	1.84613	2.06965	2.31893	2.56976	2.84708	3.15630	3.43889	3.86399	4.31206	4.79179	5.33542
80	1.84613	2.06965	2.31893	2.56976	2.84708	3.15630	3.43889	3.86399	4.31206	4.79179	5.22772	5.55791
81	2.06965	2.31893	2.56976	2.84708	3.15630	3.43889	3.86399	4.31206	4.79179	5.22772	5.44559	6.01228
82	2.31893	2.56976	2.84708	3.15630	3.43889	3.86399	4.31206	4.79179	5.22772	5.44559	5.89047	6.68510
83	2.56976	2.84708	3.15630	3.43889	3.86399	4.31206	4.79179	5.22772	5.44559	5.89047	6.54916	7.54340
84	2.84708	3.15630	3.43889	3.86399	4.31206	4.79179	5.22772	5.44559	5.89047	6.54916	7.38928	8.62848
85	3.15630	3.43889	3.86399	4.31206	4.79179	5.22772	5.44559	5.89047	6.54916	7.38928	8.45113	9.66291

13	14	15	16	17	18	19	20	21	22	23	24	25
0.05668	0.06085	0.06419	0.03349	0.03521	0.03881	0.04121	0.04441	0.04584	0.04819	0.05093	0.05407	0.05675
0.06085	0.06419	0.06836	0.03594	0.03881	0.04121	0.04441	0.04681	0.04819	0.05093	0.05407	0.05799	0.06097
0.06419	0.06836	0.07336	0.03962	0.04121	0.04441	0.04681	0.04921	0.05093	0.05407	0.05799	0.06230	0.06596
0.06836	0.07336	0.08087	0.04207	0.04534	0.04779	0.04921	0.05201	0.05522	0.05922	0.06362	0.06739	0.07327
0.07336	0.08087	0.08587	0.04534	0.04779	0.05024	0.05201	0.05522	0.05922	0.06362	0.06883	0.07327	0.08033
0.08087	0.08587	0.09255	0.04779	0.05024	0.05310	0.05637	0.06045	0.06495	0.07026	0.07483	0.08204	0.09085
0.08587	0.09255	0.09755	0.05024	0.05310	0.05637	0.06045	0.06495	0.07026	0.07639	0.08204	0.09085	0.10006
0.09255	0.09755	0.10256	0.05310	0.05637	0.06045	0.06495	0.07026	0.07639	0.08375	0.09085	0.10006	0.11127
0.09755	0.10256	0.10840	0.05752	0.06169	0.06627	0.07026	0.07639	0.08375	0.09274	0.10214	0.11359	0.12585
0.10256	0.10840	0.11507	0.06169	0.06627	0.07169	0.07639	0.08375	0.09274	0.10214	0.11359	0.12585	0.13935
0.10840	0.11507	0.12342	0.06627	0.07169	0.07795	0.08546	0.09463	0.10423	0.11591	0.12842	0.14219	0.15805
0.11507	0.12342	0.13260	0.07169	0.07795	0.08546	0.09463	0.10423	0.11591	0.12842	0.14219	0.15805	0.17517
0.12342	0.13260	0.14345	0.07795	0.08546	0.09463	0.10423	0.11591	0.12842	0.14219	0.15805	0.17517	0.19312
0.13260	0.14345	0.15597	0.08546	0.09463	0.10631	0.11823	0.13099	0.14504	0.16122	0.17868	0.19699	0.21701
0.14345	0.15597	0.17099	0.09463	0.10423	0.11823	0.13099	0.14504	0.16122	0.17868	0.19699	0.21701	0.23959
0.15597	0.17099	0.18936	0.10423	0.11591	0.13099	0.14504	0.16122	0.17868	0.19699	0.21701	0.23959	0.26346
0.17099	0.18936	0.20857	0.11823	0.13099	0.14504	0.16122	0.17868	0.19699	0.22127	0.24429	0.26863	0.29515
0.18936	0.20857	0.23196	0.13099	0.14504	0.16122	0.17868	0.19699	0.21701	0.24429	0.26863	0.29515	0.32080
0.20648	0.22964	0.24416	0.14504	0.16122	0.17868	0.19699	0.21701	0.23959	0.26863	0.29515	0.32080	0.34776
0.22732	0.13099	0.14504	0.16122	0.17868	0.19699	0.21701	0.23959	0.26346	0.29515	0.32080	0.34776	0.37691
0.12842	0.14504	0.16122	0.17868	0.19699	0.21701	0.23959	0.26346	0.28946	0.32080	0.34776	0.37691	0.40781
0.14504	0.16122	0.17868	0.19699	0.21701	0.24429	0.26863	0.29515	0.32080	0.34776	0.37691	0.41567	0.44896
0.16122	0.17868	0.19699	0.21701	0.23959	0.26863	0.29515	0.32080	0.34776	0.37691	0.40781	0.44896	0.48536
0.17868	0.19699	0.21701	0.23959	0.26346	0.29515	0.32080	0.34776	0.37691	0.40781	0.44047	0.48536	0.52489
0.19699	0.21701	0.23959	0.26346	0.28946	0.32080	0.34776	0.37691	0.40781	0.44047	0.47618	0.52489	0.56799
0.21701	0.23959	0.26346	0.29515	0.32080	0.34776	0.37691	0.41567	0.44896	0.48536	0.52489	0.57874	0.62721
0.23959	0.26346	0.28946	0.32080	0.34776	0.37691	0.40781	0.44896	0.48536	0.52489	0.56799	0.62721	0.68069
0.26346	0.28946	0.31462	0.34776	0.37691	0.40781	0.44047	0.48536	0.52489	0.56799	0.61555	0.68069	0.73920
0.28946	0.31462	0.34106	0.37691	0.40781	0.44047	0.47618	0.52489	0.56799	0.61555	0.66804	0.73920	0.80500
0.31462	0.34106	0.36965	0.40781	0.44047	0.47618	0.51496	0.56799	0.61555	0.66804	0.72545	0.80500	0.88040
0.34106	0.36965	0.40781	0.44047	0.47618	0.52489	0.56799	0.61555	0.66804	0.73920	0.80500	0.88040	0.98153
0.36965	0.39995	0.44047	0.47618	0.51496	0.56799	0.61555	0.66804	0.72545	0.80500	0.88040	0.96359	1.07424
0.39995	0.43197	0.47618	0.51496	0.55724	0.61555	0.66804	0.72545	0.79003	0.88040	0.96359	1.05460	1.17633
0.43197	0.46700	0.51496	0.55724	0.60390	0.66804	0.72545	0.79003	0.86402	0.96359	1.05460	1.15481	1.28783
0.46700	0.50503	0.55724	0.60390	0.65539	0.72545	0.79003	0.86402	0.94565	1.05460	1.15481	1.26425	1.41018
0.50503	0.55724	0.60390	0.65539	0.72545	0.79003	0.86402	0.96359	1.05460	1.17633	1.28783	1.41018	1.57267
0.54649	0.60390	0.65539	0.71171	0.79003	0.86402	0.94565	1.05460	1.15481	1.28783	1.41018	1.54434	1.72331
0.59225	0.65539	0.71171	0.77506	0.86402	0.94565	1.03495	1.15481	1.26425	1.41018	1.54434	1.69225	1.88849
0.64274	0.71171	0.77506	0.84764	0.94565	1.03495	1.13329	1.26425	1.38434	1.54434	1.69225	1.85442	2.07021
0.69797	0.77506	0.84764	0.92772	1.03495	1.13329	1.24068	1.38434	1.51603	1.69225	1.85442	2.03282	2.32121
0.76009	0.84764	0.92772	1.01532	1.13329	1.24068	1.35851	1.51603	1.66119	1.85442	2.03282	2.27923	2.60123
0.83127	0.92772	1.01532	1.11177	1.24068	1.35851	1.48772	1.66119	1.82037	2.03282	2.27923	2.55412	2.88308
0.90979	1.01532	1.11177	1.24068	1.35851	1.51603	1.66119	1.82037	2.03282	2.27923	2.60123	2.88308	3.25290

0.99568	1.11177	1.21711	1.35851	1.48772	1.66119	1.82037	1.99546	2.27923	2.55412	2.88308	3.19481	3.60708
1.09026	1.21711	1.33269	1.48772	1.63015	1.82037	1.99546	2.23728	2.55412	2.83079	3.19481	3.54255	3.93091
1.19355	1.33269	1.45942	1.63015	1.78632	1.99546	2.23728	2.50703	2.83079	3.13676	3.54255	3.86045	4.41833
1.30688	1.45942	1.59912	1.78632	1.95810	2.23728	2.50703	2.77852	3.13676	3.47806	3.86045	4.33893	4.93246
1.43114	1.59912	1.75229	1.95810	2.19534	2.50703	2.77852	3.07875	3.47806	3.79006	4.33893	4.84357	5.48333
1.56810	1.75229	1.92076	2.15342	2.45997	2.72629	3.02078	3.41362	3.71971	4.25960	4.75477	5.28521	5.87582
1.71827	1.92076	2.15342	2.41293	2.72629	3.02078	3.34922	3.71971	4.18034	4.75477	5.28521	5.76748	6.12163
1.88344	2.15342	2.41293	2.67408	3.02078	3.34922	3.64943	4.18034	4.66605	5.28521	5.76748	6.00860	6.62379
2.11153	2.41293	2.67408	2.96284	3.34922	3.64943	4.10115	4.66605	5.18631	5.76748	6.00860	6.50116	7.36789
2.36592	2.67408	2.96284	3.28487	3.64943	4.10115	4.57743	5.18631	5.65927	6.00860	6.50116	7.23092	8.31798
2.62191	2.90494	3.28487	3.57919	4.02202	4.57743	5.08752	5.55119	5.78298	6.37869	7.09416	8.00735	9.34139
2.90494	3.22056	3.57919	4.02202	4.48888	5.08752	5.55119	5.78298	6.25639	7.09416	8.00735	9.16263	10.46638
3.22056	3.50901	4.02202	4.48888	4.98884	5.55119	5.78298	6.25639	6.95760	8.00735	9.16263	10.26484	11.64837
3.50901	3.94297	4.40043	4.98884	5.44324	5.67038	6.13425	6.95760	7.85244	8.98423	10.06375	11.42258	11.61068
3.94297	4.40043	4.89026	5.44324	5.67038	6.13425	6.82125	7.85244	8.98423	10.06375	11.19736	11.61068	12.28196
4.40043	4.89026	5.33542	5.67038	6.13425	6.82125	7.69779	8.98423	10.06375	11.19736	11.38151	12.28196	13.34506
4.89026	5.33542	5.67038	6.13425	6.82125	7.85244	8.98423	10.06375	11.19736	11.61068	12.28196	13.34506	14.79790
5.33542	5.55791	6.13425	6.82125	7.69779	8.98423	10.06375	11.19736	11.38151	12.28196	13.34506	14.50595	16.12368
5.55791	6.01228	6.82125	7.69779	8.80618	10.06375	11.19736	11.38151	12.03863	13.34506	14.50595	15.80317	17.60749
6.01228	6.68510	7.69779	8.80618	9.86310	11.19736	11.38151	12.03863	13.07908	14.50595	15.80317	17.25453	19.26953
6.68510	7.54340	8.80618	9.86310	10.97270	11.38151	12.03863	13.07908	14.21494	15.80317	17.25453	18.87957	21.10270
7.54340	8.62848	9.86310	10.97270	11.15293	12.03863	13.07908	14.21494	15.48381	17.25453	18.87957	20.67113	23.02178
8.62848	9.66291	10.74860	11.15293	11.79595	12.81389	13.92488	15.48381	16.90296	18.49132	20.24165	22.54574	24.50803
9.66291	10.74860	10.92492	11.79595	12.81389	13.92488	15.16559	16.90296	18.49132	20.24165	22.07223	24.50803	26.52682
10.74860	10.92492	11.55393	12.81389	13.92488	15.16559	16.55277	18.49132	20.24165	22.07223	23.98743	26.52682	28.67946

26	Att Age
0.06097	43
0.06596	44
0.07171	45
0.08033	46
0.08895	47
0.10006	48
0.11127	49
0.12328	50
0.13935	51
0.15489	52
0.17517	53
0.19312	54
0.21275	55
0.23959	56
0.26346	57
0.28946	58
0.32080	59
0.34776	60
0.37691	61
0.40781	62
0.44047	63
0.48536	64
0.52489	65
0.56799	66
0.61555	67
0.68069	68
0.73920	69
0.80500	70
0.88040	71
0.96359	72
1.07424	73
1.17633	74
1.28783	75
1.41018	76
1.54434	77
1.72331	78
1.88849	79
2.07021	80
2.32121	81
2.60123	82
2.88308	83
3.19481	84
3.60708	85

3.93091	86
4.41833	87
4.93246	88
5.48333	89
5.98429	90
6.12163	91
6.62379	92
7.36789	93
8.31798	94
9.52050	95
10.46638	96
11.64837	97
11.84044	98
12.28196	99
13.34506	100
14.50595	101
16.12368	102
17.60749	103
19.26953	104
21.10270	105
23.02178	106
25.03170	107
26.52682	108
28.67946	109
30.93675	110
32.42091	111
34.57447	112
36.58233	113
38.55907	114
41.27353	115
43.08630	116
46.28418	117
48.05592	118
51.16748	119
54.56680	120

Female Standard
Monthly Non-guaranteed COI Rates per $1000

Iss Age	Pol Year 1	2	3	4	5	6	7	8	9	10	11	12
18	0.03584	0.03834	0.03918	0.04001	0.04168	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502
19	0.03834	0.03918	0.04001	0.04168	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668
20	0.03918	0.04001	0.04168	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085
21	0.04001	0.04168	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419
22	0.04168	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836
23	0.04168	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336
24	0.04334	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087
25	0.04501	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587
26	0.04668	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255
27	0.05001	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755
28	0.05252	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256
29	0.05502	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840
30	0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507
31	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342
32	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260
33	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345
34	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597
35	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099
36	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936
37	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857
38	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196
39	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703
40	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461
41	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638
42	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068
43	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665
44	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600
45	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600	0.47038
46	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600	0.47038	0.51730
47	0.18747	0.20648	0.22964	0.25446	0.28176	0.31321	0.34716	0.38278	0.42173	0.46567	0.51212	0.56274
48	0.20648	0.22964	0.25446	0.28176	0.31321	0.34716	0.38278	0.42173	0.46567	0.51212	0.56274	0.61173
49	0.22732	0.25188	0.27891	0.31004	0.34365	0.37891	0.41746	0.46095	0.50693	0.55704	0.60553	0.65652
50	0.25188	0.27891	0.31004	0.34365	0.37891	0.41746	0.46095	0.50693	0.55704	0.60553	0.65652	0.71165
51	0.27606	0.30688	0.34014	0.37503	0.41319	0.45623	0.50174	0.55134	0.59933	0.64979	0.70436	0.76221
52	0.30688	0.34014	0.37503	0.41319	0.45623	0.50174	0.55134	0.59933	0.64979	0.70436	0.76221	0.82337
53	0.33662	0.37116	0.40892	0.45152	0.49655	0.54563	0.59313	0.64307	0.69707	0.75432	0.81484	0.88106
54	0.37116	0.40892	0.45152	0.49655	0.54563	0.59313	0.64307	0.69707	0.75432	0.81484	0.88106	0.95298
55	0.40465	0.44680	0.49137	0.53993	0.58693	0.63635	0.68978	0.74643	0.80632	0.87184	0.94300	1.02063
56	0.43738	0.48100	0.52853	0.57454	0.62290	0.67520	0.73065	0.78927	0.85339	0.92305	0.99902	1.08290
57	0.47062	0.51714	0.56214	0.60946	0.66063	0.71488	0.77222	0.83496	0.90310	0.97742	1.05948	1.15006
58	0.50574	0.54975	0.59603	0.64606	0.69911	0.75518	0.81652	0.88315	0.95583	1.03606	1.12462	1.22154
59	0.53736	0.58259	0.63149	0.68334	0.73814	0.79809	0.86321	0.93424	1.01265	1.09920	1.19391	1.30049
60	0.56915	0.61692	0.66757	0.72110	0.77967	0.84328	0.91265	0.98924	1.07378	1.16629	1.27038	1.38970

61	0.60236	0.65181	0.70407	0.76125	0.82334	0.89107	0.96584	1.04837	1.13867	1.24028	1.35675	1.48532
62	0.63605	0.68704	0.74283	0.80342	0.86950	0.94244	1.02296	1.11106	1.21020	1.32382	1.44925	1.58652
63	0.67001	0.72441	0.78349	0.84793	0.91906	0.99756	1.08347	1.18012	1.29090	1.41318	1.54701	1.69445
64	0.70600	0.76357	0.82636	0.89567	0.97217	1.05588	1.15006	1.25799	1.37713	1.50752	1.65116	1.80812
65	0.74366	0.80480	0.87230	0.94679	1.02830	1.12000	1.22510	1.34110	1.46805	1.60789	1.76070	1.92845
66	0.80480	0.87230	0.94679	1.02830	1.12000	1.22510	1.34110	1.46805	1.60789	1.76070	1.92845	2.11250
67	0.87230	0.94679	1.02830	1.12000	1.22510	1.34110	1.46805	1.60789	1.76070	1.92845	2.11250	2.31551
68	0.94679	1.02830	1.12000	1.22510	1.34110	1.46805	1.60789	1.76070	1.92845	2.11250	2.31551	2.53826
69	1.02830	1.12000	1.22510	1.34110	1.46805	1.60789	1.76070	1.92845	2.11250	2.31551	2.53826	2.78347
70	1.12000	1.22510	1.34110	1.46805	1.60789	1.76070	1.92845	2.11250	2.31551	2.53826	2.78347	3.12244
71	1.22510	1.34110	1.46805	1.60789	1.76070	1.92845	2.11250	2.31551	2.53826	2.78347	3.12244	3.50101
72	1.34110	1.46805	1.60789	1.76070	1.92845	2.11250	2.31551	2.53826	2.78347	3.12244	3.50101	3.88247
73	1.46805	1.60789	1.76070	1.92845	2.11250	2.31551	2.53826	2.78347	3.12244	3.50101	3.88247	4.30485
74	1.60789	1.76070	1.92845	2.11250	2.31551	2.53826	2.78347	3.12244	3.50101	3.88247	4.30485	4.77664
75	1.76070	1.92845	2.11250	2.31551	2.53826	2.78347	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852
76	1.92845	2.11250	2.31551	2.53826	2.78347	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958
77	2.11250	2.31551	2.53826	2.78347	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759
78	2.31551	2.53826	2.78347	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627
79	2.53826	2.78347	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935
80	2.78347	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642
81	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609
82	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069
83	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366
84	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366	12.99322
85	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366	12.99322	14.59519

13	14	15	16	17	18	19	20	21	22	23	24	25	26
0.05668	0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260
0.06085	0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345
0.06419	0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597
0.06836	0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099
0.07336	0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936
0.08087	0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857
0.08587	0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196
0.09255	0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703
0.09755	0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461
0.10256	0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638
0.10840	0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068
0.11507	0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665
0.12342	0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600
0.13260	0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600	0.47038
0.14345	0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600	0.47038	0.51730
0.15597	0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600	0.47038	0.51730	0.56844
0.17099	0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600	0.47038	0.51730	0.56844	0.61793
0.18936	0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600	0.47038	0.51730	0.56844	0.61793	0.66996
0.20857	0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600	0.47038	0.51730	0.56844	0.61793	0.66996	0.72623
0.23196	0.25703	0.28461	0.31638	0.35068	0.38665	0.42600	0.47038	0.51730	0.56844	0.61793	0.66996	0.72623	0.78589
0.25703	0.28461	0.31638	0.35068	0.38665	0.42600	0.47038	0.51730	0.56844	0.61793	0.66996	0.72623	0.78589	0.84895
0.28461	0.31638	0.35068	0.38665	0.42600	0.47038	0.51730	0.56844	0.61793	0.66996	0.72623	0.78589	0.84895	0.91795
0.31638	0.35068	0.38665	0.42600	0.47038	0.51730	0.56844	0.61793	0.66996	0.72623	0.78589	0.84895	0.91795	0.99290
0.35068	0.38665	0.42600	0.47038	0.51730	0.56844	0.61793	0.66996	0.72623	0.78589	0.84895	0.91795	0.99290	1.07466
0.38665	0.42600	0.47038	0.51730	0.56844	0.61793	0.66996	0.72623	0.78589	0.84895	0.91795	0.99290	1.07466	1.16494
0.42600	0.47038	0.51730	0.56844	0.61793	0.66996	0.72623	0.78589	0.84895	0.91795	0.99290	1.07466	1.16494	1.26459
0.47038	0.51730	0.56844	0.61793	0.66996	0.72623	0.78589	0.84895	0.91795	0.99290	1.07466	1.16494	1.26459	1.37366
0.51730	0.56844	0.61793	0.66996	0.72623	0.78589	0.84895	0.91795	0.99290	1.07466	1.16494	1.26459	1.37366	1.49642
0.56844	0.61793	0.66996	0.72623	0.78589	0.84895	0.91795	0.99290	1.07466	1.16494	1.26459	1.37366	1.49642	1.63716
0.61173	0.66324	0.71894	0.77800	0.84042	0.90873	0.98292	1.06385	1.15321	1.25186	1.35982	1.48133	1.62064	1.77447
0.66324	0.71894	0.77800	0.84042	0.90873	0.98292	1.06385	1.15321	1.25186	1.35982	1.48133	1.62064	1.77447	1.94288
0.71165	0.77010	0.83190	0.89950	0.97294	1.05304	1.14149	1.23913	1.34599	1.46625	1.60413	1.75637	1.92304	2.10674
0.77010	0.83190	0.89950	0.97294	1.05304	1.14149	1.23913	1.34599	1.46625	1.60413	1.75637	1.92304	2.10674	2.30756
0.82337	0.89028	0.96296	1.04224	1.12977	1.22640	1.33215	1.45117	1.58761	1.73827	1.90321	2.08499	2.28372	2.50199
0.89028	0.96296	1.04224	1.12977	1.22640	1.33215	1.45117	1.58761	1.73827	1.90321	2.08499	2.28372	2.50199	2.74161
0.95298	1.03143	1.11805	1.21367	1.31832	1.43609	1.57111	1.72018	1.88339	2.06325	2.25988	2.47584	2.71292	2.97459
1.03143	1.11805	1.21367	1.31832	1.43609	1.57111	1.72018	1.88339	2.06325	2.25988	2.47584	2.71292	2.97459	3.26189
1.10633	1.20094	1.30449	1.42101	1.55460	1.70209	1.86357	2.04152	2.23605	2.44970	2.68423	2.94309	3.22730	3.54038
1.17550	1.27683	1.39087	1.52159	1.66593	1.82394	1.99806	2.18840	2.39744	2.62690	2.88014	3.15816	3.46441	3.88810
1.24918	1.36073	1.48860	1.62978	1.78432	1.95463	2.14078	2.34521	2.56960	2.81723	3.08907	3.38849	3.80271	4.26571
1.33060	1.45562	1.59364	1.74473	1.91121	2.09318	2.29301	2.51233	2.75436	3.02004	3.31264	3.71740	4.16977	4.62598
1.42265	1.55752	1.70515	1.86782	2.04561	2.24084	2.45511	2.69154	2.95105	3.23686	3.63216	4.07393	4.51939	5.01301
1.52142	1.66559	1.82445	1.99806	2.18870	2.39792	2.62876	2.88213	3.16114	3.54701	3.97819	4.41292	4.89460	5.43298

1.62605	1.78109	1.95054	2.13659	2.34076	2.56602	2.81325	3.08548	3.46194	3.88255	4.30658	4.77634	5.30133	5.78220
1.73776	1.90304	2.08451	2.28364	2.50333	2.74442	3.00988	3.37695	3.78702	4.20037	4.65824	5.16987	5.63844	6.34514
1.85557	2.03246	2.22656	2.44068	2.67565	2.93435	3.29203	3.69158	4.09428	4.54029	5.03860	5.49490	6.18300	6.91047
1.98044	2.16951	2.37808	2.60693	2.85888	3.20720	3.59624	3.98831	4.42249	4.90753	5.35160	6.02114	6.72885	7.48883
2.11250	2.31551	2.53826	2.78347	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935
2.31551	2.53826	2.78347	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642
2.53826	2.78347	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609
2.78347	3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069
3.12244	3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366
3.50101	3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366	12.99322
3.88247	4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366	12.99322	13.54504
4.30485	4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366	12.99322	13.54504	14.63648
4.77664	5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366	12.99322	13.75409	14.87051	14.64440
5.20852	5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366	12.99322	13.96362	15.10516	14.88207	15.25462
5.85958	6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366	12.99322	14.17365	15.34042	15.12037	15.25462	16.04914
6.54759	7.28627	7.95935	8.29642	8.98609	10.01069	11.32366	12.99322	14.59519	15.81281	15.59889	16.01346	16.59990	17.46926
7.28627	7.95935	8.29642	8.98609	10.01069	11.32366	12.99322	14.59519	16.28770	16.07997	16.52295	17.43246	18.07390	19.06115
7.95935	8.29642	8.98609	10.01069	11.32366	12.99322	14.59519	16.28770	16.56366	16.77878	17.71171	18.68266	19.39359	20.48259
8.29642	8.98609	10.01069	11.32366	12.99322	14.59519	16.28770	16.56366	17.55072	18.27284	18.98860	20.06220	20.84858	22.04808
8.98609	10.01069	11.32366	12.99322	14.59519	16.28770	16.56366	17.55072	19.12122	19.91278	20.73586	21.95569	22.85816	24.18375
10.01069	11.32366	12.99322	14.59519	16.28770	16.56366	17.55072	19.12122	20.84665	21.75602	22.70150	24.08730	25.08406	26.42759
11.32366	12.99322	14.59519	16.28770	16.56366	17.55072	19.12122	20.84665	22.78802	23.83208	24.91628	26.45190	27.42522	28.78677
12.99322	14.59519	16.28770	16.56366	17.55072	19.12122	20.84665	22.78802	24.97725	25.75310	26.91259	28.43424	29.33647	30.62419
14.59519	16.28770	16.56366	17.55072	19.12122	20.84665	22.78802	24.97725	27.45083	28.30922	29.45492	31.00644	31.83069	33.17727
16.28770	16.56366	17.55072	19.12122	20.84665	22.78802	24.97725	27.45083	30.20643	30.48755	32.13760	33.05396	34.50575	35.14592
													37.74543
													39.49503
													41.86445
													44.31950
													47.56422
													49.87851
													52.46793
													56.08895
													58.40699
													62.66143

Att Age
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